**Southeastern Michigan Better Investing Model Club**

**Meeting Minutes**

**Date:** Monday, February 17, 2025

**Start Time:** 7:00PM

**Completion Time:** 8:42PM

**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: March 17, 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 | Absent |  | Sudip Suvedi |  | X |
|  |  |  | Tony Profota | Absent |  |
|  |  |  | Aaron Thomas |  | X |
|  |  |  | Pedro Ortiz |  | X |
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**Guests in Attendance GTM: Outside attendees – Jim Klarr to present SSG with Team B**

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

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

**As 02/13/2025**

|  |  |
| --- | --- |
| Total securities | $286,167.93 |
| Cash in Fidelity | $ 473.26 |
| Cash in suspense | $ 0.00 |
| Total securities and cash | $286,641.19 |
| Value of One Unit | $80.17 |
|  |  |

|  |  |
| --- | --- |
| * **Benchmark** | Vanguard 5 year growth: 13.7%  SEMI: 5 yr growth 14.5% Manifest Quality 90; PAR 10.7%; MIPAR 9.2 % |

**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 January 2025**

**TICKER SHARES**

**SCHW**

**Sales**

**TICKER SHARES**

**PYPL**

3. Warm welcome to Jim Klarr who be presenting on Schwab with Team B. Team B presentation – Joe, Jim B, Sudip, Tony and Jim Klarr. Joe began by saying the team looked at all the holdings held by the club and Jim B put together Better Investing growth stocks and they also looked at IAS stocks with a higher than 3 to 1 U/D ratio. Looked at the financial sector. Jim K presented SSG on SCHW which is a large investment broker and bank and has integrated TD Ameritrade recently. Buy with 4.3 to 1 U/D ratio and annual rate of return between 17-22.1%.

Jim Klarr has attended 3 meetings and given a SSG presentation. Jim wishes to join the group. Vote was taken and it was unanimous for Jim to join the club.

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

Updates made by Deb, Jane, Brittany and Joe (see stockwatcher list).

**5. General Topics: 2024 AUDIT in process of being completed by Aaron and Peggy – Aaron to do member contributions and withdrawals.**

**6. Buy/sell discussion:**

Motion made by Joe to sell all of PYPL and

Jane seconded the motion. Discussion held and PYPL discussed more. Joe talked about sector analysis and the business sectors – curve may look smooth but each segment can be short 2-3 months or as long as 5-6 years. Vote taken and motion passed.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Company** | **Watcher** | **Last**  **SSG** | **Last Review Date** | **Recommendation** | **Comments** |
| AMZN | Peggy | 10/24 | 10/24 | Buy | AWS is still well positioned |
| GOOG | Cliff | 1/25 | 1/25 | Sell | Hold 2.7 to 1 |
| KNSL |  | 1/25 | 1/25 | Bought | Need a stockwatcher |
| LHX | Jim B | 1/25 | 1/25 | Hold | 2.0 to 1, defense company. Jim will update next month |
| LULU | Aaron | 1/25 | 1/25 |  | 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 | 11/24 | 11/24 | Buy | U/D 3.4 to 1 |
| 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 | 1/25 | 1/25 | Hold | Good financials, profit 57% YOY |
| UNH | Deb | 2/25 | 2/25 | Hold | Returns are low, Company is in a flux and looking for a CEO,SSG changed to trend and it comes up a buy |
| V | Jim K | 10/24 | 10/24 | Buy | 15.1% PAR, 6% of our portfolio with steady growth, 3.9 to 1 U/D |
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**7.** Team C will present in March 2025.**.**

**8.** Roundtable: Education to be discussed at March meeting and Brittany will do a short presentation. Jim Klarr will be on Team C because Teresa is on pause. Jim Klarr will take Visa as a stockwatcher.

**9. Adjourn at 8:42 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 | 3/17/2025 | Zoom |
|  |  |  |