

# Community Tools in the Online Tools

10/23/2024

## Presented By Carol Theine

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- **We may be recording this session for our future use.**

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***Community is where we find connection, support and shared experiences.***

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## Agenda

- SSG Notes
- Share SSG
- Member Sentiment
- Ticker Heat Map (SSGPlus Only)
- Public Portfolio
- First Cuts

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## SSG Notes: Three Types

- **My Study Notes:** Personal notes associated with a specific SSG; viewable only by the person who created the note. Your Study Notes are included when you share your study with others.
- **Community Notes:** Notes tied to a specific ticker and may be viewed by any online tools user looking at a study of the same ticker. Any online tools subscriber may create a community note. Community notes should contain information that might be considered relevant or of interest to the entire community of BetterInvesting Online Tools subscribers.
- **Staff Notes:** BetterInvesting Staff members will post notes regarding data adjustments, fiscal year changes, or other major announcements.

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## NOTES: Where to Find



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## NOTES: Samples

GOOG

| Date Created | Subject                                  | Description  |
|--------------|--|--|
| 12/06/18     | 2017 Q4 and 2017 Annual Data Adjustments | <p>With the passage of the 2017 US Tax Cuts and Jobs Act, Google incurred an additional tax expense of \$9,857(M\$) primarily due to the one-time transition tax on accumulated foreign subsidiary earnings and deferred tax impacts.</p> <p>Please review the press release from 2/1/2018</p> <p>If you agree that these represent a one-time charge then you may find it reasonable to adjust the data as follows.</p> <p>You can consider these data adjustments for 4Q 2017<br/>                     EPS = \$9.70<br/>                     Tax rate = 14.7%</p> <p>You can consider these data adjustments for 2017 annual data:<br/>                     EPS = \$32.01<br/>                     Net Income = 22,519<br/>                     Tax rate = 17.2%</p> |
| 08/14/22     | Update August 2022                       | <p>Google implemented a 20 for 1 stock split on July 18, 2022.</p> <p>Solid increasing sales year over year</p> <p>Decrease in earnings per share in 2022, ValueLine cites inflationary cost increases.</p>  |
| 10/07/22     | Alphabet                                 | <p>Just rolled out: Google Pixel Watch, Pixel 7 &amp; Pixel 7 Pro phones. Google will open its first data center in Japan in 2023 in hopes of increasing sales to Asia. Buy Mandiant for \$5.4 Billion in cybersecurity overall. Value Line writes: The stock possesses our highest rank for safety (1), and it is also credited with strong scores for Stock Price Stability (95 out of 100) and Price Growth Persistence (100). The company also rec gives our top grade for Financial Strength (A++)</p>  |
| 11/09/22     | VL 11 4 22                               | <p>These high-quality shares offer broad appeal. The stock possesses our highest rank for Safety (1), and it is also credited with strong scores for Stock Price Stability (90 out of 100) and Price Growth Persistence (100). GOOG also receives our top grade for Financial Strength (A++). The equity holds above-average capital appreciation potential for the pull to 2025-2027.</p>   |

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## Create a Note

The screenshot shows the CORESSG interface for Alphabet (GOOG). The 'Notes' section is active, and the 'New Note' button is highlighted with a red arrow. The interface includes navigation tabs like 'Analyze Growth', 'Evaluate Management', etc., and a search bar for notes.

New Note

Sharing:  None - My Study Note  Share as a Community Note

Subject:

Description:

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## Notes Functions

Notes

New Note

Select:

My Study/My Community Notes
 Staff Notes
 Community Notes

[Click Here To Learn About Notes](#)

Notes Listing

| Date Created ↓ | Subject ↓ | Description ↓ |
|----------------|-----------|---------------|
|                |           |               |

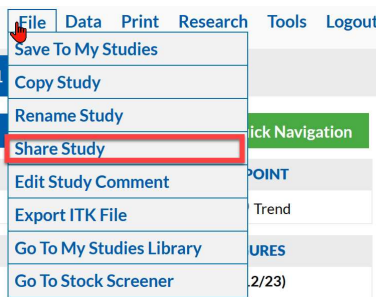
- Filter note type
- Use Search
- Sort by Columns
- Edit note, including the Sharing Options (My note vs. Community)
- Delete the note you created. (Use Flag to alert BI staff of any notes not deemed to following guidelines.)
- Print Notes

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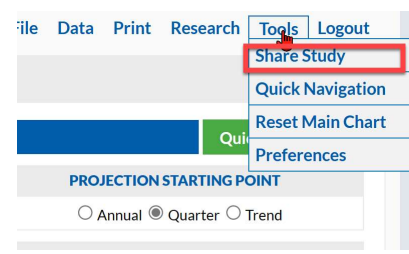
## Share SSG

- Send a copy of your completed SSG to fellow BetterInvesting members.
- Found under both “File” and “Tools”



File | Data | Print | Research | Tools | Logout

- Save To My Studies
- Copy Study
- Rename Study
- Share Study
- Edit Study Comment
- Export ITK File
- Go To My Studies Library
- Go To Stock Screener



File | Data | Print | Research | Tools | Logout

- Share Study
- Quick Navigation
- Reset Main Chart
- Preferences

PROJECTION STARTING POINT

Annual  Quarter  Trend

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## Select Items to Share

Share Study

**Share Study**

**Select Items to Share:**

- Copy of Online Study (Recipient must have access to CoreSSG or SSGPlus)
- .ITK Data File (Format for importing into Investor's Toolkit)
- Stock Selection Guide Report (.PDF format)
- Notes (.PDF format)
  - All Notes
  - My Study/My Community Notes
  - Community and Staff Notes
- Study Audit Report

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## Select Recipients

Share Study

**Share Study**

**Select Items to Share:**

- Copy of Online Study (Recipient must have access to CoreSSG or SSGPlus)
- .ITK Data File (Format for importing into Investor's Toolkit)
- Stock Selection Guide Report (.PDF format)
- Notes (.PDF format)
  - All Notes
  - My Study/My Community Notes
  - Community and Staff Notes
- Study Audit Report

Your Name:

Send me a copy of this message to caroltheine@gmail.com

**Select Recipients...**

Select Recipients

Contacts Add Club Members...

| Select                   | Last Name  | First Name  | Email Address                | Action |
|--------------------------|------------|-------------|------------------------------|--------|
| <input type="checkbox"/> |            |             | <input type="text"/>         | Add    |
| <input type="checkbox"/> | Artzberger | Suzi        | sartz@live.com               | Edit   |
| <input type="checkbox"/> | Artzberger | Suzi        | sartzb@live.com              | Edit   |
| <input type="checkbox"/> | Artzberger | Suzi        | sartzb1@aol.com              | Edit   |
| <input type="checkbox"/> | Artzberger | Suzi        | sartzberger@yahoo.com        | Edit   |
| <input type="checkbox"/> | Artzberger | Suzi        | suzia@betterinvesting.org    | Edit   |
| <input type="checkbox"/> | Baseball   | Season      | baseball@sample.com          | Edit   |
| <input type="checkbox"/> | Canning    | Peaches     | peaches@gmail.com            | Edit   |
| <input type="checkbox"/> | Carnation  | Washington  | close@sample.com             | Edit   |
| <input type="checkbox"/> | A Claus    | Santa       | santa@northpole.com          | Edit   |
| <input type="checkbox"/> | Club #2    | Sample      | club@sample.com              | Edit   |
| <input type="checkbox"/> | Club       | Puget Sound | pugetsoundbi@clubs.lclub.com | Edit   |
| <input type="checkbox"/> | Creativity | Reigns      | creative@now.com             | Edit   |

**Return**

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Share Study
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## Add a Personal Message & Share

- A personal message is optional
- Last step is “Share Study”

**Share Study**

Select Items to Share:

Copy of Online Study (Recipient must have access to CoreSSG or SSGPlus)

.ITK Data File (Format for importing into Investor's Toolkit)

Stock Selection Guide Report (.PDF format)

Notes (.PDF format)

- All Notes
- My Study/My Community Notes
- Community and Staff Notes

Study Audit Report

Quarterly Growth Trend Data Report(.PDF format)

Your Name:

Send me a copy of this message to caroltheine@gmail.com

Select Recipients...

Add a personal message (optional):

A sample of shared SSG with a personal message. Enjoy!

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## What an Email Looks Like

Attached PDF, with Notes & Audit

Click to add SSG to your Online Tools library.

Personal Message

Shared Stock Selection Guide of GOOG

Carol - a BetterInvesting Member <community@betterinvesti...>  
To [redacted]@gmail.com

← Reply ← Reply All → Forward ⋮

Sun 4/21/2024 1:54 PM

[GOOG\\_16206306\\_042124.pdf](#)  
454 KB

A BetterInvesting member has shared a study with you for GOOG. Please see attachment(s).

[Click here](#) to create a copy of the shared study and open it in the BetterInvesting Online SSG. The link to create a copy of the shared study will only be available for the next 60 days. After that you'll need to request a new study. Please note that you will need a BetterInvesting membership that includes access to the Online CoreSSG or SSGPlus to open the shared study.

If you would like to join NAIC/BetterInvesting or upgrade your membership options, please explore at <https://www.betterinvesting.org/store/membership>. If you are a member, thank you for your membership. Are you utilizing everything included with your membership? Discover your benefits at: <https://www.betterinvesting.org/features>

A personal message from CAROL THEINE:

A sample of shared SSG with a personal message. Enjoy!

BetterInvesting, 570 Kirtz Blvd., Suite 237, Troy, MI 48064  
<https://www.betterinvesting.org>  
You have received this email because a member of BetterInvesting wanted to share this information with you.  
BetterInvesting is committed to protecting and respecting your privacy. Our privacy policy can be reviewed at <https://www.betterinvesting.org/privacy-policy>.

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# Member Sentiment

Switch Tools  
 SSGPlus  CoreSSG

File Data Print Research Tools Logout

Analyze Growth Evaluate Management Forecast Sales/Earnings Assess Risk and Reward Determine 5 Year Potential Audit Sentiment Notes: 10

Switch Tools  
 SSGPlus  CoreSSG

File Data Print Research Tools Logout

Analyze Growth and Quality Valuation and Return Quarterly Data Ratios Audit Sentiment Notes: 10

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# Member Sentiment Items – Judgements & Results of Judgements

Member Sentiment Judgment Forecast Statistics [Save Statistics as Note]

Sales (%)

EPS (%)

High P/E

High EPS

High Price

Low P/E

Low EPS

Low Price

Payout (%)

Total Return (%)

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## Judgment Items/Results from Member Sentiment in Notes

Member Sentiment Judgment Forecast Statistics
[Save Statistics as Note]

Sales (%)
EPS (%)
High P/E
High EPS
High Price
Low P/E
Low EPS
Low Price
Payout (%)
Total Return (%)

| Notes Listing |   |  |
|---------------|---|--|
| Date Created  | Subject                                       | Description  |
| 04/21/24      | Member Sentiment Judgment Forecast Statistics | Forecast Sales: Median: 10.0 Mean: 9.6 Range: (6.0 - 14.0)<br>Forecast EPS: Median: 12.5 Mean: 12.2 Range: (6.9 - 17.0)<br>Forecast High P/E: Median: 28.0 Mean: 27.2 Range: (23.0 - 30.4)<br>Forecast High EPS: Median: 10.45 Mean: 10.28 Range: (7.91 - 12.72)<br>Forecast Low Price: Median: 99.8 Mean: 99.3 Range: (71.1 - 127.6)<br>Forecast High Price: Median: 279.2 Mean: 279.3 Range: (206.1 - 353.7)<br>Forecast Low P/E: Median: 17.2 Mean: 17.5 Range: (14.8 - 22.0)<br>Forecast Low EPS: Median: 5.80 Mean: 5.73 Range: (5.00 - 6.25)<br>Forecast Payout Rate: Median: 0.0 Mean: 0.0 Range: (0.0 - 1.1)<br>Forecast Total Return: Median: 13.5 Mean: 13.4 Range: (6.2 - 20.3) |

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## Member Sentiment Statistics

MEAN vs MEDIAN ?

9.6  
MEAN

10.0  
MEDIAN

|                             |            |
|-----------------------------|------------|
| RANGE                       | 6.0 - 14.0 |
| STANDARD DEVIATION ?        | 1.41       |
| OUTLIERS REMOVED            | 151        |
| TOTAL STUDIES LESS OUTLIERS | 486        |

Forecast Sales Histogram

| Value Range | Count |
|-------------|-------|
| 5-7.3       | ~40   |
| 7.3-8.7     | ~60   |
| 8.7-10      | ~140  |
| 10-11.3     | ~200  |
| 11.3-12.7   | ~40   |
| 12.7-15     | ~10   |

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## Member Sentiment Outliers & Sort Columns

TOTAL STUDIES LESS OUTLIERS 486 Value Ranges

Include Outliers ? [Outlier FAQ](#)

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Member Sentiment Judgment Forecasts from Recent Studies (Total Completed Studies = 637 in past 90 days)
[Download Studies]

| Sel <input type="checkbox"/>        | Date $\updownarrow$ | Sales (%) $\updownarrow$ | EPS (%) $\updownarrow$ | High P/E $\updownarrow$ | High EPS $\updownarrow$ | High Price $\updownarrow$ | Low P/E $\updownarrow$ | Low EPS $\updownarrow$ | Low Price $\updownarrow$ | Payout (%) $\updownarrow$ | Total Return (%) $\updownarrow$ |
|-------------------------------------|---------------------|--------------------------|------------------------|-------------------------|-------------------------|---------------------------|------------------------|------------------------|--------------------------|---------------------------|---------------------------------|
| <input checked="" type="checkbox"/> | 04/21/24            | 10                       | 14.4                   | 27.0                    | 11.36                   | 306.7                     | 15.0                   | 5.80                   | 110.0                    | 0                         | 14.5                            |
| <input checked="" type="checkbox"/> | 04/21/24            | 6.7                      | 9.3                    | 28.9                    | 9.05                    | 261.5                     | 17.2                   | 5.80                   | 99.8                     | 0                         | 10.9                            |
| <input checked="" type="checkbox"/> | 04/21/24            | 11                       | 11.2                   | 28.9                    | 9.86                    | 285.0                     | 15.0                   | 5.80                   | 87.0                     | 0                         | 12.8                            |
| <input type="checkbox"/>            | 04/21/24            | 11                       | 19.3                   | 26.2                    | 14.02                   | 367.3                     | 17.7                   | 5.80                   | 102.7                    | 0                         | 18.7                            |
| <input checked="" type="checkbox"/> | 04/21/24            | 9.8                      | 14.1                   | 27.6                    | 11.22                   | 309.7                     | 17.2                   | 5.80                   | 99.8                     | 0                         | 14.7                            |
| <input checked="" type="checkbox"/> | 04/20/24            | 8.8                      | 9                      | 28.9                    | 8.92                    | 257.9                     | 17.2                   | 5.80                   | 71.1                     | 0                         | 10.6                            |
| <input checked="" type="checkbox"/> | 04/20/24            | 10.7                     | 13                     | 27.8                    | 10.69                   | 297.2                     | 16.5                   | 5.13                   | 84.6                     | 0                         | 13.8                            |
| <input checked="" type="checkbox"/> | 04/20/24            | 8.8                      | 8.8                    | 28.9                    | 8.84                    | 255.5                     | 17.2                   | 5.80                   | 83.5                     | 0                         | 10.4                            |
| <input checked="" type="checkbox"/> | 04/20/24            | 7.3                      | 7.7                    | 26.0                    | 8.40                    | 218.4                     | 17.2                   | 5.80                   | 118.0                    | 0                         | 7                               |
| <input type="checkbox"/>            | 04/20/24            | 12                       | 12                     | 28.9                    | 10.22                   | 295.4                     | 23.6                   | 5.38                   | 111.2                    | 0                         | 13.7                            |
| <input type="checkbox"/>            | 04/20/24            | 13                       | 17.5                   | 26.5                    | 12.99                   | 344.2                     | 17.0                   | 5.80                   | 98.6                     | 0                         | 17.2                            |
| <input type="checkbox"/>            | 04/20/24            | 15.2                     | 14.4                   | 28.0                    | 11.36                   | 318.1                     | 17.2                   | 5.80                   | 99.8                     | 0                         | 15.4                            |
| <input checked="" type="checkbox"/> | 04/20/24            | 8                        | 13                     | 28.9                    | 10.69                   | 308.9                     | 17.2                   | 5.80                   | 99.8                     | 0                         | 14.7                            |
| <input type="checkbox"/>            | 04/20/24            | 9.5                      | 12.5                   | 25.0                    | 10.45                   | 261.3                     | 16.9                   | 4.72                   | 124.6                    | 0                         | 10.9                            |
| <input checked="" type="checkbox"/> | 04/20/24            | 8.7                      | 7.4                    | 28.9                    | 8.29                    | 239.6                     | 18.8                   | 5.38                   | 110.0                    | 0                         | 9                               |

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## Ticker Heat Map – SSGPlus only

SSG-PLUS
Logout  $\rightarrow$

**Stock Ideas - Search for a Company**

**Search Criteria**

9 Yr Sales Growth (%):

9 Yr Earnings Growth (%):

5 Yr EPS R-squared:

Size:

Sector:

Dividend Yield (%):

Pre-Tax Profit Trend:

Return on Equity Trend:

Morningstar Growth Grade:

Morningstar Profit. Grade:

Morningstar Financial Health:

PE / Historical EPS Growth:

Traded Exchange:

**Predefined Screens**

- ?
- ?
- ?
- ?
- ?
- ?

Looking for more in-depth screening? Check out [MyStockProspector.com](#)

**MyStockProspector**

**Filtered List**

?

**Ticker Heat Map**

A resource of stock ideas based on the top 100 studies created by members in the last 90 days.

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## Ticker Heat Map

### (SSGPlus only)

BetterInvesting Ticker Heat Map

The heat map is intended to be a resource for looking for stock ideas. The heat map shows the top 100 tickers that our members have created studies for in the past 90 days. The size of the boxes indicates the number of times a study has been created for a ticker relative to the other tickers. The larger the box as compared to the other boxes, the more studies that have been created. The color of the box indicates general favorability sentiment of the company. The color ranges from green to yellow to red. The more green the box, the more positive the favorability and the more red the box, the more negative the favorability. Note that the colors should not be used as buy/hold/sell indicators.

| Technology |      |      |      | Consumer Cyclical |      |      |      | Financial Services     |      |      | Industrials        |      |       |                 |      |
|------------|------|------|------|-------------------|------|------|------|------------------------|------|------|--------------------|------|-------|-----------------|------|
| NVDA       |      | AAPL |      | AMZN              | LULU | ULTA | FIVE | V                      |      |      | FAST               | FIX  |       |                 |      |
|            |      |      |      |                   | SBUX | HD   | PHM  | NKE                    | KNSL | PYPL | BRKE               | TREX | CTAS  |                 |      |
| MSFT       | CRWD | PAYC |      | CMG               | GNTX | TSCO | ORBK | DECK                   | AX   | SCHW | FDS                | CPRT | POWL  | UPS             |      |
|            |      |      |      |                   | TSLA | DHI  |      | BKNG                   |      | MA   |                    | VRT  | NSSC  | LMT             |      |
| NICE       | AMD  | ACMR | SMCI | Healthcare        |      |      |      | Communication Services |      |      | Energy             |      |       |                 |      |
| PLTR       | TSM  | PAYX | AMAT | ACLS              | LLY  | UNH  | NVO  | RMD                    | MDT  | GOOG | GOOGL              | DIS  | SLB   |                 |      |
|            |      |      |      |                   |      | VRTX | MRK  | CVS                    | PFE  | ABBV |                    | META | NFLX  | CVX             | CDDR |
| AVGO       | ADBE | ADP  | EXLS | CPAY              | AMPH |      | MEDP | ISRG                   | INMD | IRMD |                    |      | CMCSA | Basic Materials |      |
|            |      |      |      |                   |      | VEEV |      |                        |      |      | Consumer Defensive |      |       | TGLS            | SS   |
| FTNT       | ANET | INTC | QLYS | PCTY              | ADUS |      | EW   | JNJ                    | SYK  | HALO | COST               | MNST | PEP   | USLM            |      |
|            |      |      |      |                   |      | ASML | PANW | MU                     |      |      |                    | WMT  | LW    | Utilities       |      |

Click on a ticker to create a study.

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## Ticker Heat Map – Hover vs. Click

- Hover (move mouse to box but don't click)

- Click on the ticker to create a study. (Opens in a new browser tab)

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## Public Portfolio

**Report Options**

Summary **PERT** Diversification

Export as CSV

| Total Return |                      | Proj Avg Return |        | Portfolio Total Value |             |                | Portfolio dollar-weighted average |           |            | USDS: 2.5 |           | % Total Return: 11. |
|--------------|----------------------|-----------------|--------|-----------------------|-------------|----------------|-----------------------------------|-----------|------------|-----------|-----------|---------------------|
| Ticker       | Company              | Price Date      | Price  | Shares                | Total Value | % of Portfolio | Current PE                        | Buy Below | Sell Above | USDS      | % Tot Ret | Rec                 |
| AL           | Air Lease            | 4/19/2024       | 49.03  | 24.4                  | 1,195.81    | 9.5            | 9.5                               | 46.90     | 78.90      | 2.5       | 14.6      | Hold                |
| AAPL         | Apple                | 4/19/2024       | 164.93 | 15.8                  | 2,598.06    | 20.7           | 25.7                              | 92.30     | 142.00     | 0.0       | 1.9       | Sell                |
| CTSH         | Cognizant Tech Solns | 4/19/2024       | 67.44  | 18.7                  | 1,258.66    | 10.0           | 16.1                              | 76.90     | 104.70     | 11.5      | 12.0      | Buy                 |
| CVS          | CVS Health           | 4/19/2024       | 69.75  | 12.7                  | 884.84      | 7.0            | 10.8                              | 116.20    | 180.70     | Invalid   | 26.3      | Buy                 |
| ENSG         | Ensign Group         | 4/19/2024       | 118.26 | 0.0                   | 0.00        | 0.0            | 32.4                              | 97.40     | 148.30     | 1.2       | 8.3       | Hold                |
| FFIV         | F5                   | 4/19/2024       | 177.37 | 9.8                   | 1,734.80    | 13.8           | 23.1                              | 145.30    | 235.80     | 1.3       | 9.6       | Hold                |
| FAST         | Fastenal             | 4/19/2024       | 67.55  | 34.1                  | 2,300.67    | 18.3           | 33.4                              | 48.40     | 68.30      | 0.4       | 5.0       | Hold                |
| GNRC         | Generac Hldgs        | 4/19/2024       | 135.15 | 0.0                   | 0.00        | 0.0            | 41.1                              | 95.20     | 135.50     | 0.3       | 2.9       | Hold                |
| LKQ          | LKQ                  | 4/19/2024       | 49.12  | 49.4                  | 2,428.73    | 19.3           | 14.0                              | 50.80     | 110.00     | 3.2       | 23.2      | Buy                 |
| MD           | Pedatrix Medical Gr  | 4/19/2024       | 9.03   | 16.9                  | 152.65      | 1.2            | NMF                               | -8.20     | -2.70      | Invalid   | --        | Sell                |
| UNH          | UnitedHealth Group   | 4/19/2024       | 501.13 | 0.0                   | 0.00        | 0.0            | 30.6                              | 348.00    | 520.30     | 0.4       | 5.1       | Hold                |
| V            | Visa                 | 4/19/2024       | 269.78 | 0.0                   | 0.00        | 0.0            | 31.0                              | 255.50    | 366.80     | 2.2       | 10.1      | Hold                |
| V            | Visa                 | 4/19/2024       | 269.78 | 0.0                   | 0.00        | 0.0            | 31.0                              | 329.70    | 537.20     | 8.5       | 19.5      | Buy                 |

Showing 1 to 13 of 13 entries

The information presented is for informational purposes only. Securities of companies referenced are not to be considered as recommendations for purchase or sale. Always do your own research.

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## Public Portfolio – 3 Portfolio Reports

**Report Options**

Summary **PERT** Diversification

Export as CSV

| Total Return |                      | Proj Avg Return |        | Portfolio Total Value |             |                | Portfolio dollar-weighted average |           |            | USDS: 2.5 |           | % Total Return: 11. |
|--------------|----------------------|-----------------|--------|-----------------------|-------------|----------------|-----------------------------------|-----------|------------|-----------|-----------|---------------------|
| Ticker       | Company              | Price Date      | Price  | Shares                | Total Value | % of Portfolio | Current PE                        | Buy Below | Sell Above | USDS      | % Tot Ret | Rec                 |
| AL           | Air Lease            | 4/19/2024       | 49.03  | 24.4                  | 1,195.81    | 9.5            | 9.5                               | 46.90     | 78.90      | 2.5       | 14.6      | Hold                |
| AAPL         | Apple                | 4/19/2024       | 164.93 | 15.8                  | 2,598.06    | 20.7           | 25.7                              | 92.30     | 142.00     | 0.0       | 1.9       | Sell                |
| CTSH         | Cognizant Tech Solns | 4/19/2024       | 67.44  | 18.7                  | 1,258.66    | 10.0           | 16.1                              | 76.90     | 104.70     | 11.5      | 12.0      | Buy                 |
| CVS          | CVS Health           | 4/19/2024       | 69.75  | 12.7                  | 884.84      | 7.0            | 10.8                              | 116.20    | 180.70     | Invalid   | 26.3      | Buy                 |
| ENSG         | Ensign Group         | 4/19/2024       | 118.26 | 0.0                   | 0.00        | 0.0            | 32.4                              | 97.40     | 148.30     | 1.2       | 8.3       | Hold                |
| FFIV         | F5                   | 4/19/2024       | 177.37 | 9.8                   | 1,734.80    | 13.8           | 23.1                              | 145.30    | 235.80     | 1.3       | 9.6       | Hold                |
| FAST         | Fastenal             | 4/19/2024       | 67.55  | 34.1                  | 2,300.67    | 18.3           | 33.4                              | 48.40     | 68.30      | 0.4       | 5.0       | Hold                |
| GNRC         | Generac Hldgs        | 4/19/2024       | 135.15 | 0.0                   | 0.00        | 0.0            | 41.1                              | 95.20     | 135.50     | 0.3       | 2.9       | Hold                |
| LKQ          | LKQ                  | 4/19/2024       | 49.12  | 49.4                  | 2,428.73    | 19.3           | 14.0                              | 50.80     | 110.00     | 3.2       | 23.2      | Buy                 |
| MD           | Pedatrix Medical Gr  | 4/19/2024       | 9.03   | 16.9                  | 152.65      | 1.2            | NMF                               | -8.20     | -2.70      | Invalid   | --        | Sell                |
| UNH          | UnitedHealth Group   | 4/19/2024       | 501.13 | 0.0                   | 0.00        | 0.0            | 30.6                              | 348.00    | 520.30     | 0.4       | 5.1       | Hold                |
| V            | Visa                 | 4/19/2024       | 269.78 | 0.0                   | 0.00        | 0.0            | 31.0                              | 255.50    | 366.80     | 2.2       | 10.1      | Hold                |
| V            | Visa                 | 4/19/2024       | 269.78 | 0.0                   | 0.00        | 0.0            | 31.0                              | 329.70    | 537.20     | 8.5       | 19.5      | Buy                 |

Showing 1 to 13 of 13 entries

The information presented is for informational purposes only. Securities of companies referenced are not to be considered as recommendations for purchase or sale. Always do your own research.

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## Other BetterInvesting/ICLUBcentral Community “Tools”

- First Cuts on BetterInvesting Website under “Find Great Stocks”
- Investment Clubs:
  - myICLUB.com from ICLUBcentral – link SSGs, online voting, club calendar, file storage
  - Investment Club Forum
  - Club Connect
- Social Media
  - <https://www.facebook.com/betterinvesting>
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## First Cuts

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## First Cut Stock Reports

First Cut Stock Reports are created by BetterInvesting members on good quality companies. These stock reports consist of a completed Stock Selection Guide (SSG) showing the judgments made by the author, and a written report sharing why each judgment was made. Use these reports to find potential investments and to compare your SSG with others from our community of investors.

The First Cut Stock Report template (DOCX) is an easy-to-use form providing a simple format to capture your rationale and thoughts about your completed SSG. Complete instructions to submit a First Cut Stock Report are included in the template.



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| Company Name          | Ticker | Sector             | Size   | Studies | Latest Study |                      |
|-----------------------|--------|--------------------|--------|---------|--------------|----------------------|
| Nvidia                | NVDA   | Technology         | Large  | 2       | 3/26/2024    | <a href="#">VIEW</a> |
| Kinsale Capital Group | KNSL   | Financial Services | Medium | 5       | 3/22/2024    | <a href="#">VIEW</a> |

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## Alphabet

Ticker: GOOGL  
Company Size: Large  
Sector: Communication Services  
Industry: Internet Content & Information


Alphabet is a holding company, Internet media giant. Google is a wholly owned subsidiary. Google generates 99% of Alphabet revenue, of which more than 85% is from online ads. Google's other revenue is from sales of apps and content on Google Play and YouTube, as well as cloud service fees and other licensing revenue. Sales of hardware such as Chromebooks, the Pixel smartphone, and smart home products, which include Nest and Google Home, also contribute to other revenue. Alphabet's moonshot investments are in its other bets segment, where it bets on technology to enhance health (Verily), faster internet access to homes (Google Fiber), self-driving cars (Waymo), and more. Alphabet's operating margin has been 25%-30%, with Google at 30% and other bets operating at a loss.

- Stock report by Mark Klein on 1/17/2023 (PDF)
- Stock report by Mike Higgins on 10/5/2022 (PDF)
- Stock report by Kevyn Robinson on 9/9/2022 (PDF)
- Stock report by Kathleen Richards and Tim Bruck on 8/20/2022 (PDF)
- Stock report by Tim Bruck, Louise Gregory, Kathleen Richards on 12/2/2021 (PDF)
- Stock report by Ann Cuneaz on 6/23/2021 (PDF)
- Stock report by Pamela Birch on 7/11/2016 (PDF)

- Company Home Page
- Company Research
- Online SSG**

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**First Cut Stock Study Report**

|  |                        |
|--|------------------------|
| <b>Company Name:</b> Alphabet, Inc.                | <b>Ticker:</b> GOOG    |
| <b>Date of Study:</b> 1/17/2023                    | <b>Price:</b> \$ 92.80 |
| <b>Your Name:</b> Mark Klein                       |                        |
| <b>Email address:</b> drklein01@gmail.com          |                        |
| <b>City:</b> Lake Worth                            | <b>State:</b> FL       |
| <b>Chapter Name (if applicable):</b> South Florida |                        |

**Discuss why you consider this to be a high quality, growth company that should be investigated further. Please include comments on historical sales and EPS growth, pre-tax profit margin, return on equity, and debt.**

This mega-sized (revenue > \$50B) company has grown sales and EPS at an annualized rate of 19.2% and 13.2% per year for the last decade. Revenue is up and straight, while earnings from 2013 did not show growth until 2018 and beyond. Excluding 2021, an upside outlier, PTFM has averaged 25.2% for the last five years and has been steady over the last 10. This trails peer (stated as META, TCEHY, and SPOT) and industry averages.

Over the last five years, ROE has averaged 18.4% and leads peer and industry averages. Debt-to-capital, under 11% for the last decade, averages 6.6% over the previous five years. This is lower than peer and industry averages. Should anyone be concerned, Interest Coverage is a ridiculous 205.6.

**Briefly describe how the company makes money:**

From Morningstar (M\*): "Alphabet is a holding company. Internet media giant Google is a wholly owned subsidiary. Google generates 99% of Alphabet's revenue, more than 85% from online ads. Google's other revenue is from sales of apps and content on Google Play and YouTube, cloud service fees and other licensing revenue. Sales of hardware such as Chromebooks, the Pixel smartphone, and smart home products, which include Nest and Google Home, also contribute to other revenue. Alphabet's moonshot investments are in its other bets segment, where it bets on technology to enhance health (Verily), faster internet access to homes (Google Fiber), self-driving cars (Waymo), and more."

**Projected growth rate for sales: 7%**  
**Why did you select this rate?** Discuss from where future growth will come. CNN Business projects growth of 10% and 9% per year for '22 and '21-23, respectively (based on 43 analysts). Yahoo Finance (YF) projects 10% and 13.3% per year for '22 and '21-23, respectively (31). Zacks projects 10.3% and 7.1% YOY growth for '22 and '23, respectively (9). CFRA projects growth of 8.7% and 9.5% per year for '21-23 and '21-24, respectively. Value Line projects 14% annualized growth from '21-26. Morningstar offers a 2-year ACE estimate of 6.8% per year.

**Projected growth rate for earnings per share: 6%**  
**Why did you select this rate?** CNN Business reports ACE of a 15.9% contraction and 3.9% contraction per year for 2022 and '21-23, respectively (based on 43 analysts). MarketWatch projects a 2.3% contraction per year and 3.7% growth per year for '21-23 and '21-24, respectively (48). Nasdaq.com projects 11.8% and 17.6% growth per year for '22-24 and '22-25, respectively (12, 8, and 3 analysts for '22, '24, and '25, respectively). YF projects a 16% contraction for 2022, 10.4% growth for 2023, and 8.9% annualized growth for the next five years (35). Zacks projects a 16.6% contraction for 2022, 8.1% growth for 2023, and 11.3% annualized growth for the next five years (12). Value Line projects 12.7% growth per year from '21-26. M\* has long-term ACE at 13% annualized. CFRA provides a 3-year EPS growth projection of 5% per year.

**Projected High P/E: 27**  
**Why did you select this value?** High P/E has ranged from 29.2 (2018) to 39.3 (2017) since 2014, with a 5-year average of 28.9, excluding the 2017 upside outlier. The trend is down, however.

**Projected Low P/E: 14**  
**Why did you select this value?** Low P/E has ranged from 15.1 (2021) to 42.9 (2017). Excluding 2017, an upside outlier, the 5-year average is 18.8. The trend is down.

**Projected Low Price: \$70.6**  
**Why did you select this value?** I am sticking with the default. This is roughly 23% below the previous close.

**At the current price, the stock is a (check one):**  
 Buy or  Hold or  Sell

**At the current price, the upside-downside ratio is: 4 to 1**

**Compound Annual Return – Using Forecast High P/E: 14.4%**

**Your final recommendation (check one):**  
 Buy or  Hold or  Sell

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**Explain:**

PAR, which uses the forecast average P/E, clocks in at 8.3%. I'd like to see this be higher, but my interpretation also depends on the margin of safety built into my inputs.

To check this, let's look at BI Member Sentiment. 851 studies over the past 90 days indicate projected sales, EPS, and High P/E averages of 11.9%, 13.1%, and 26.9, respectively. My revenue and EPS growth estimates are significantly lower, and my High P/E is about the same (27). Interestingly, there is no Low P/E average. As I scan through the data, I see roughly 12 "crazy" entries in this field: 102, NMF, < 2 (10 times), < 3, and < 4. I wonder if something here (particularly the NMF) explains why an average High P/E does not show up. The average low price among these studies is 217 due to some 4-digit values. GOOG stock split last July, three months before the 90-day window. It seems a bit curious to me why any recent studies would include the pre-split stock price.


Regardless of the questionable data, I believe I have built an acceptable margin of safety into this SSG. My growth estimates are both significantly lower than BI and lower than all long-term analyst estimates except CFRA (EPS at 5%). Furthermore, Value Line projects an average P/E of 25 in '26 compared to my 20.5.

Therefore, although the PAR is lower than I might like, I feel confident in Alphabet's chances of beating these estimates and realizing stock appreciation based on the forecast High P/E. That would be outstanding for a company of this size.

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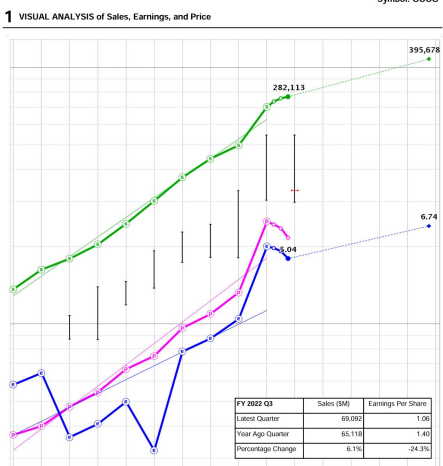


**Stock Selection Guide**

|  |  |
|--|--|
| <b>Company:</b> Alphabet                     | <b>Date:</b> 01/16/23  |
| <b>Prepared by:</b> ALLEN                    | <b>Data taken from:</b> S&P Stock Data                                     |
| <b>Where traded:</b> NAS                     | <b>Industry:</b> Internet Content & Information                            |
| <b>Capitalization – Outstanding Amounts:</b> | <b>Reference:</b>  |
| <b>Preferred (\$M)</b>                       | <b>% Insiders</b> <b>% Institutions</b>                                    |
| <b>Common (\$M Shares)</b>                   | <b>11,069.0</b> <b>59.1</b> <b>32.8</b>                                    |
| <b>Debt (\$M)</b>                            | <b>28,922.0</b> <b>% To Tot Cap</b> <b>30.2</b> <b>% Pk Dtl</b> <b>0.6</b> |

**Symbol:** GOOG

**1 VISUAL ANALYSIS of Sales, Earnings, and Price**



|                          |                    |                           |
|--------------------------|--------------------|---------------------------|
| <b>FY 2022 Q3</b>        | <b>Sales (\$M)</b> | <b>Earnings Per Share</b> |
| <b>Latest Quarter</b>    | 69,092             | 1.06                      |
| <b>Year Ago Quarter</b>  | 65,118             | 1.40                      |
| <b>Percentage Change</b> | 6.1%               | -24.3%                    |

(1) Historical Sales Growth 19.2%      (2) Estimated Future Sales Growth 7.0%

(3) Historical Earnings Per Share Growth 13.2%      (4) Estimated Future Earnings Per Share Growth 6.0%

**2 EVALUATING Management**

|                           | 2012  | 2013  | 2014  | 2015  | 2016  | 2017  | 2018  | 2019  | 2020  | 2021  | Last 5 Year Avg. |
|---------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------------------|
| % Pre-tax Profit on Sales | 26.7% | 24.2% | 26.1% | 26.2% | 26.8% | 24.5% | 25.5% | 24.5% | 26.3% | 25.2% | 25.2%            |
| % Earnings on Equity      | 14.0% | 13.5% | 14.4% | 8.0%  | 17.9% | 17.4% | 18.6% | 30.4% | 18.4% |       | 18.4%            |
| % Debt to Capital         | 7.2%  | 5.7%  | 4.8%  | 4.2%  | 2.5%  | 2.2%  | 1.3%  | 10.7% | 10.1% |       | 6.6%             |

**3 PRICE-EARNINGS HISTORY as an indicator of the future**

This shows how stock prices have fluctuated with earnings over decades. % Building block for translating earnings into future stock prices.

| Year         | A     | B    | C         | D        | E       | F         | G       | H       |
|--------------|-------|------|-----------|----------|---------|-----------|---------|---------|
|              | High  | Low  | Pre Share | High A/C | Low B/C | Pre Share | F/C/100 | F/B/100 |
| 2017         | 53.9  | 38.0 | 0.90      |          |         | 0.00      | 0.0     | 0.0     |
| 2018         | 43.1  | 48.3 | 2.19      | 22.7     | 22.7    | 0.00      | 0.0     | 0.0     |
| 2019         | 68.3  | 90.7 | 2.46      | 27.8     | 29.6    | 0.00      | 0.0     | 0.0     |
| 2020         | 92.4  | 90.7 | 2.33      | 31.3     | 17.3    | 0.00      | 0.0     | 0.0     |
| 2021         | 319.8 | 98.0 | 3.83      | 21.1     | 24.1    | 0.00      | 0.0     | 0.0     |
| AVERAGE      | 24.7  |      |           | 20.9     | 18.0    |           |         |         |
| CURRENT/FYTM |       |      | 0.04      | 30.2     | 18.6    | 0.00      | 0.0     | 0.0     |

AVERAGE PRICE-EARNINGS RATIO: 23.8      CURRENT PRICE-EARNINGS RATIO: 18.4

**4 EVALUATING RISK AND REWARD over the next 5 years**

Assuming one recession and one business down every 5 years, calculations are made of how high and low the stock might sell. The upside-downside ratio is the key to evaluating risk and reward.

**A HIGH PRICE - NEXT 5 YEARS**  
 Avg. High P/E 27.0 X Estimate High Earnings/Share 6.74 = Forecasted High Price \$ 182.0

**B LOW PRICE - NEXT 5 YEARS**  
 (A) Avg. Low P/E 14.3 X Estimate Low Earnings/Share 5.04 = Forecasted Low Price \$ 70.6  
 (B) Avg. Low Price of Last 5 Years 6.7  
 (C) Recent Market Low Price 6.7  
 (D) Price Dividend W/ Support      **BUY** Zone

**C ZONING** using 25%-50%-25%  
 Forecasted High Price 182.0      Minus Forecasted Low Price 70.6 = 111.4      Range: 25% of Range 27.8  
 Buy Zone 70.6 to 88.4  
 Hold Zone 88.4 to 154.1  
 Sell Zone 154.1 to 182.0

**D UPSIDE-DOWNSIDE RATIO (POTENTIAL GAIN VS. RISK OR LOSS)**  
 High Price 182.0      Minus Present Price 92.80 = 89.16  
 Present Price 92.80      Minus Low Price 22.20 = 70.60

**E PRICE TARGET** (Note: This shows the potential market price appreciation over the next five years in simple interest terms)  
 High Price 182.0 = 1.9608 X 100 = 196.08 - 100 = 96.1 % Appreciation  
 Closing Price 92.80

**5 5-YEAR POTENTIAL**

This combines price appreciation with dividend yield to get an estimate of total return. It provides a standard for comparing income and growth stocks.

|          |  |        |                                |
|----------|--|--------|--------------------------------|
| <b>A</b> | Indicated Annual Dividend                        | 0.00   | = 0.0000 = 0.0 % Current Yield |
| <b>B</b> | Average Yield - Using Forecast High P/E          | 14.4 % |                                |
| <b>C</b> | Compound Annual Return - Using Forecast High P/E | 14.4 % |                                |

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## Question and Comments

Community Tools  
in the Online Tools

**Carol Theine**  
[contact@puget.betterinvesting.net](mailto:contact@puget.betterinvesting.net)



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