

Saint Joseph Regional Foundation, Inc.
P. O. Box 584
Saddle River, NJ 07458

Dear Friends of the Saint Joseph Regional Foundation,

- The Saint Joseph Regional Foundation's (SJRF) assets totaled \$687,549 for the 3rd quarter ending September 30, 2024.
- Donations during this period were \$50,475.
- SJRF did not make any disbursements to St. Joseph Regional High School.
- SJRF had a profit of 6.05% for the quarter & a 11.84% profit for the first 9 months.

For comparison, 3rd quarter & 9-month returns for the major indexes including reinvested dividends were as follows:

	<u>July 1 – Sept. 30</u>	<u>Jan. 1 – Sept. 30</u>
S & P 500:	5.89%	22.08%
Dow 30:	8.72%	13.93%
NASDAQ:	2.57%	21.17%
Russell 2000:	9.27%	11.17%
Bloomberg Barclays Aggregate Bond Index	5.20%	4.45%
SJRF	6.05%	11.84%

Accounts are invested in Merrill Lynch's CIO Moderately Conservative Core Sustainable Portfolio (CIO-MCCSP). These portfolios have a 60/40 Equity to Fixed-Income allocation. SJRF has a checking account at Citizens Bank with approximately \$3,500.

Portfolios adhere to the investment guidelines of the US Conference of Catholic Bishops.

Thank you for your continued support of the St. Joe's Foundation.
We look forward to reporting on its progress in January 2025.

Claudia Bertolino, Mickey Gardella, Kerry Kelly, & Robert Mackie, Trustees
www.sjrffoundation.com