

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

Dear Friends of the Saint Joseph Regional Foundation (SJRF),

- SJRF's assets totaled \$708,852 at the end of 4th quarter (12/31/24).
- SJRF had a loss of 1.43% for the quarter & a gain of 10.24% for 2024.
- Donations during this period were \$32,000. Donations for 2024 totaled \$352,323.
- SJRF did not make any disbursements to St. Joseph Regional High School in the 4th quarter. Disbursements to SJR in 2024 totaled \$245,402.

For comparison, 4th quarter & full year returns for the major indexes including reinvested dividends were as follows:

	<u>Oct. 1 – Dec. 31</u>	<u>Jan. 1 – Dec. 31</u>
S & P 500:	2.41%	25.02%
Dow 30:	0.93%	14.99%
NASDAQ:	6.17%	28.64%
Russell 2000:	0.33%	11.54%
Bloomberg Barclays Aggregate Bond Index	-3.06%	1.25%
SJRF	-1.43%	10.24%

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 \$5,272.

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 April 2025.

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