

# **Saint Joseph Regional Foundation a NJ nonprofit corporation**

**P. O. Box 584  
Saddle River, NJ 07458**

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

- SJRF's assets totaled \$1,149,355 at the end of 4th quarter.
- Our assets gained 1.97% in the quarter & 14.17% in 2025.
- Donations during this quarter were \$194,825; year-to-date donations were \$390,775.
- There were no disbursements made in the 4<sup>th</sup> quarter to St. Joseph Regional High School (SJRHS), the foundation's sole beneficiary. Disbursements to SJRHS in 2025 were \$60,415 (all of which occurred in the 2<sup>nd</sup> quarter).
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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:	2.65%	17.88%
Dow 30:	4.03%	14.92%
NASDAQ:	2.57%	20.36%
Russell 2000:	2.19%	12.81%
Bloomberg Barclays Aggregate Bond Index	7.30%	14.65%
<b>SJRF</b>	<b>1.97%</b>	<b>14.17%</b>

Accounts are invested in Merrill Lynch's CIO Moderately Conservative Core Sustainable Portfolio (CIOMCCSP). These portfolios have a 60/40 or a 75/25 Equity to Fixed-Income allocation.

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 2026.

Claudia Bertolino, Dave Connolly, Mickey Gardella, Kerry Kelly, & Robert Mackie  
Trustees [www.sjrfoundation.com](http://www.sjrfoundation.com)

*Prior reports referred to the foundation as Saint Joseph Regional Foundation, Inc.  
The official name of the foundation is Saint Joseph Regional Foundation a NJ nonprofit corporation.*