



**Recognizing, Inspiring,  
Facilitating and Teaching  
Legacy Stewardship.**



2019  
● **Annual Report**

Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. *2 Corinthians 9:7*

## Dear Friends,

The mission of the Foundation is to bridge the asset rift between generations of the church, to insure that Christ's ministry continues. As the sun sets on one generation and rises on the next, our stewardship of God's gifts through that transition will make a difference in the lives of those to come.

*"LFSW works to Recognize, Inspire, Facilitate, and Teach Legacy Stewardship."*

2019 was another incredible year. We developed new legacy gifts of over \$18.5 million (up over 38% over 2018). We paid out over \$1,000,000 (up 7% over 2018) in endowment income and outright gifts to our Sponsors. We also distributed income or outright gifts to ELCA Churches in Texas for \$431,982, ELCA seminaries for \$203,271 and other Lutheran organizations for \$90,071.

In 2020 we will continue across the synod areas working with congregations, individuals and our sponsors on educating and facilitating legacy gifts.

As always we will listen to the charitable passions of the donor and the donors' vision of how they want to help the ministries near and dear to their heart, and take care of their families. We will facilitate in their quest to create a meaningful legacy plan.

Thanks to our strong Sponsors, Board of Trustees and Staff, 2020 should be another year full of possibilities as we continue to grow and spread our ministry.



Blessings,

A handwritten signature in black ink, appearing to read 'Mark S. Armstrong', written in a cursive style.

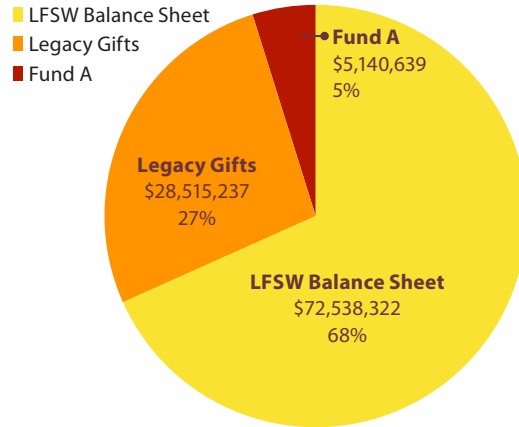
**Mark S. Armstrong**  
**Executive Director**



# FINANCIAL DASHBOARD

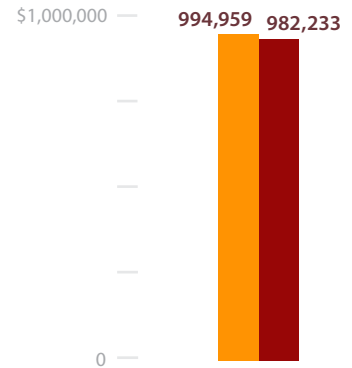
## Lutheran Foundation Of The Southwest Total Assets And Related Assets

as of 12/31/2019 \$106,194,198



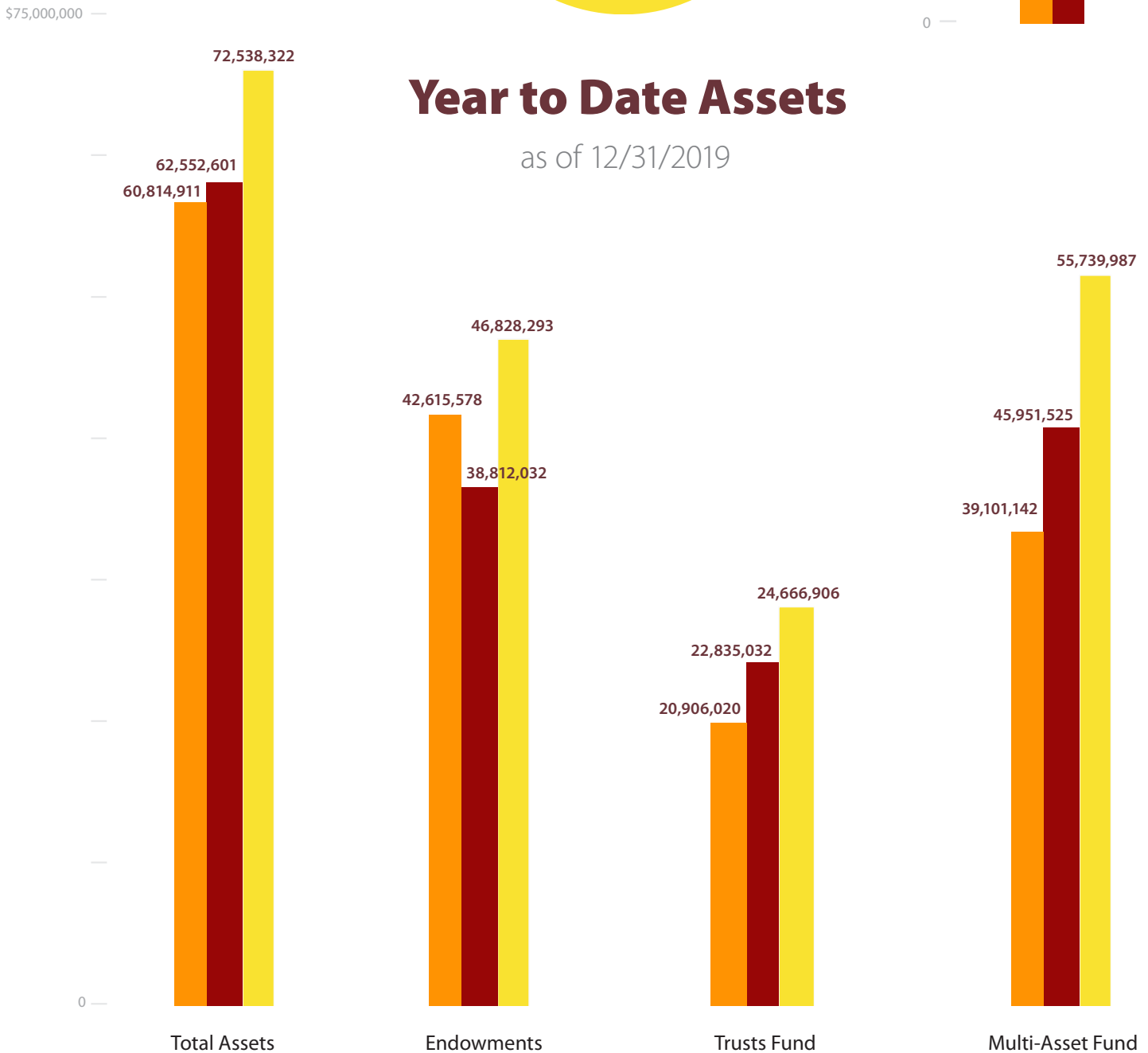
## LFSW Income vs. Budget Year to Date

as of 12/31/2019



## Year to Date Assets

as of 12/31/2019



2017 2018 2019



## Distributions to Sponsors for 2019

• Outright Distributions	<b>\$189,491</b>
• Endowment Income	<b>\$866,910</b>
<b>Total Distributions 2019</b>	<b>\$1,056,401</b>

Sponsors	Endowment 2018	Endowment 2019	Since 1994 Total Income
<b>Cross Trails</b>	\$ 76,902	\$ 89,646	\$1,332,633
Briarwood	31,678	31,622	461,705
Lutherhill	21,415	21,624	382,613
<b>Upbring</b>	111,232	113,006	2,452,149
<b>Lutheran Sunset Ministries</b>	152,251	161,322	2,954,253
<b>TLU</b>	170,657	174,464	2,275,092
<b>SWT Synod</b>	109,907	167,058	1,752,444
<b>NT-NL Synod</b>	39,674	40,139	974,564
<b>TX-LA Gulf Coast Synod</b>	35,965	36,499	945,930
<b>ELCA Foundation</b>	28,221	31,530	207,135
<b>Totals Sponsors</b>	<b>\$777,902</b>	<b>\$866,910</b>	<b>\$13,738,518</b>

Sponsors	Outright 2018	Outright 2019	Outright 2019
<b>Cross Trails</b>	\$ 7,404	\$ 9,976	\$572,100
Briarwood	-	-	-
Lutherhill	64,374	80,000	211,279
<b>Upbring</b>	6,296	-	866,525
<b>Lutheran Sunset Ministries</b>	6,296	3,215	275,019
<b>TLU</b>	58,280	86,800	645,862
<b>SWT Synod</b>	4,245	-	878,291
<b>NT-NL Synod</b>	4,245	-	220,196
<b>TX-LA Gulf Coast Synod</b>	5,245	2,500	220,867
<b>ELCA Foundation</b>	600	7,000	7,600
<b>Totals Sponsors</b>	<b>\$156,986</b>	<b>\$189,491</b>	<b>\$3,897,739</b>

It is our continued commitment that the ministry we do on your behalf will be efficient, compassionate, and responsive to those who depend on us. We ask your prayers for our work, and that together Christ may bless our efforts to serve in His Name.

**Pamela F. Vetter** | *Chair of the Board of Trustees*

**Mark S. Armstrong** | *Executive Director*





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## INDEPENDENT AUDITORS' REPORT

To the Board of Trustees of  
Lutheran Foundation of the Southwest:

We have audited the accompanying financial statements of Lutheran Foundation of the Southwest (the "Foundation") (a nonprofit organization), which comprise the statements of financial position as of December 31, 2018 and 2017, the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Foundation as of December 31, 2018 and 2017, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

### Emphasis of Matter

As discussed in Note 2 to the financial statements, the Foundation adopted Financial Accounting Standards Board Accounting Standards Update ("ASU") No. 2016-14, *Not-for-Profit Entities (Topic 958): Presentation of Financial Statements of Not-for-Profit Entities* as of and for the year ended December 31, 2018. The requirements of the ASU have been applied retrospectively to all periods presented. Our opinion is not modified with respect to this matter.

*Maxwell Locke & Ritter LLP*

Austin, Texas  
June 24, 2019

Affiliated Company  
ML&R WEALTH MANAGEMENT LLC  
"A Registered Investment Advisor"  
This firm is not a CPA firm

# Endowments Established through LFSW Providing Income Flow to Sponsors

## Cross Trails Ministry

John & Norma Barr Endowment  
Ellis L. & Elsa B. Garlin Endowment  
Clarence & Julia Albers Endowment #2  
Hein Designated Endowment  
TX-LA Synod #1  
Lela K. Ebert Endowment  
Anne Dolores Johnson Endowment  
Leif Johnson Common Fund  
Lee & Mary Eloise Bollmeyer Endowment #1 & 2  
Dora B. Klaus Endowment  
Alfred L. & Elizabeth R. Pfennig Endowment  
H.C. "Doc" & Genevieve Hoisington Endowment  
Hilmar A. & Pearl Glenewinkel Lange Endowment  
Lydia Ann Eckhardt Endowment  
Edwin Pietsch Endowment #2 & #4  
Rev. James E. Bennett Scholarships  
Elizabeth Rogers Endowment  
Abiding Savior of Corpus Christi Endowment  
LaNell Ressmann Endowment  
Arthur K. & E. Maxine Leatherwood Endowment  
Nelda Gunn Vorwerk Endowment #2  
Hilmar & Pearl Lange Endowments #3  
C.O. & Rosina Baldwin Endowment  
Shirley J. Olson Endowment  
Jack W. and Oleis Heineke Arlitt Endowment  
Henry and Frances Schulte Endowment Fund  
Carl and Emely Sundbeck Endowment Fund  
Zack and Carolyn Swenson Legacy Fund  
Messiah Lutheran Austin Endowment Fund  
Grace Lutheran Church of Mathis Endowment Fund

## BRIARWOOD MINISTRIES

Anne Dolores Johnson Endowment  
SWT Synod #1  
Dora B. Klaus Endowment  
Leif Johnson Common Fund  
Clarence & Julia Albers Endowment #2  
Alfred L. & Elizabeth R. Pfennig Endowment  
Edwin Pietsch Fund #4  
Cleopatra Woods Endowment  
John & Norma Barr Endowment  
Ellis L. & Elsa B. Garlin Endowment  
Oak Cliff Lutheran Church of Dallas Endowment #2  
Lloyd & Susie Loven Endowment  
Kevin S. and Billye Jean Kanouse Endowment Fund  
Ronald and Rebecca Brakke Endowment Fund

## LUTHERHILL MINISTRIES

Anne Dolores Johnson Endowment  
SWT Synod #1  
Dora B. Klaus Endowment  
Leif Johnson Common Fund  
Clarence & Julia Albers Endowment  
Alfred L. & Elizabeth R. Pfennig Endowment  
Edwin Pietsch Fund #4  
Rev. John & Joan Hunsicker Endowment #2  
John & Norma Barr Endowment  
Ellis L. & Elsa B. Garlin Endowment  
Hilmar & Pearl Glenewinkel Lange Endowment #3  
William & Rose Hunger Endowment  
Carl and Lois Mae Stern Endowment  
Erwin & Allyne Derrick Endowment Fund  
Ronald and Rebecca Skalland Brakke Endowment  
Denise Shiver-Blackmore and Stephen Blackmore  
Endowment for Lutherhill Ministries  
Clarence W. and Helen R. Oestreich Endowment

## LUTHERAN SUNSET MINISTRIES (CLSH)

John & Norma Barr Endowment  
Anne K. Ardis Endowment  
Swenson Family Endowment  
Fred M. Jenson Endowment  
Arno F. Pfeiffer & Alice Mae Pfeiffer Endowment  
Hein Designated Endowment  
Anne Dolores Johnson Endowment  
Lutheran General Hospital #4  
Leif Johnson Common Fund  
Ellis L. & Elsa B. Garlin Endowment  
Graves Endowment

Alfred L. & Elizabeth R. Pfennig Endowment  
Ben Brandt Endowment  
LGH #3 – Goedicke Endowment  
Lutheran General Hospital #2  
Lutheran General Hospital – AR  
H.C. "Doc" & Genevieve Hoisington Endowment  
Lee & Mary Eloise Bollmeyer Endowment #1  
Marjorie Tidwell Muratet Endowment  
John C. & Erma Harden Johnson Endowment  
Elmer & Nellie Luckenbach Endowment  
McDowell Endowment  
Daniel & Emma Leubner Milo Endowment Fund  
By Margaret Collins  
Jay & Carrie Wilson Endowments #1, #2, & #3  
Joseph & Ruth Griffith Endowment  
Cleopatra Woods Endowment  
Lloyd & Susie Loven Endowment  
Lee & Mary Eloise Bollmeyer Endowment #2  
Oak Cliff Lutheran Church of Dallas Endowment #2  
Ben and Voletta Trotter Endowment  
Cleopatra Jeanette Ellingson Endowment Fund  
Barbara Fulton Charitable Endowment  
Viola Fisbeck Memorial Endowment

## UPBRING

Alfred L. & Elizabeth R. Pfennig End. #1 & #2  
John & Norma Barr Endowment  
Lee & Mary Eloise Bollmeyer End. #1 & #2  
Hulda E. Winkler Endowment  
Esther L. Mueller Memorial Endowment  
Mr. & Mrs. Leif Johnson Endowment  
LSSS Chaplaincy Endowment  
Albert Kirschmer Endowment  
Ellis L. & Elsa B. Garlin Endowment  
H.C. "Doc" & Genevieve Hoisington Endowment  
Lutheran General Hospital #2  
Lutheran General Hospital – AR  
Hein Designated Endowment  
Anne Dolores Johnson Endowment  
Lutheran General Hospital #4  
Leif Johnson Common Fund  
Graves Endowment  
LGH #3 Goedicke Endowment  
Charles & Elizabeth Ager Endowment  
Edwin Pietsch Endowment Fund #3  
Rev. John & Joan Hunsicker Endowment #2  
Lee A. Krause, Jr., Endowment  
Abiding Savior of Corpus Christi Endowment  
Abram and Amanda Hunsicker Endowment  
Lloyd & Susie Loven Endowment  
Hilmar & Pearl Lange Endowments #1 & #3  
C.O. & Rosina Baldwin Endowment  
Delton & Marie Markwardt Endowment  
Conrad & Gussie Arledge Endowment  
Theodore & Florence Warner Huey Endowment  
Fred & Marjorie Adix Endowment #2  
Archie and Esther Hays Endowment  
Grace Lutheran Church of Mathis Endowment Fund  
Messiah Lutheran Austin Endowment Fund

## SWT SYNOD

Theodore & Florence Warner Huey Endowment  
John & Norma Barr Endowment  
Bishop Martin L. Yonts Fund  
Anne Bennette Saenger Endowment  
Anne Dolores Johnson Endowment  
Leif Johnson Common Fund  
Lee & Mary Eloise Bollmeyer Endmts #1 & #2  
TX-LA Synod #1  
Weimar and Paula Hein Endowment  
Lydia A. Eckhardt Endowment  
Edwin Pietsch Endowments #2, #3, & #4  
Fred W. Kern Endowment  
Elizabeth Rogers Endowment  
Abiding Savior of Corpus Christi Endowment  
Arthur K. & E. Maxine Leatherwood Endowment  
SWT Synod Evangelical Mission Endowment  
Hilmar & Pearl Lange Endowments #1 & #2  
William A. & Mary V. Poovey Good Samaritan Fund

Tiemann Endowment Fund  
for Leadership Development  
Arthur Olson & Estelle Rolf/Prince of Peace of  
S. Austin Seminary Scholarship Endowment  
Prince of Peace Endowment Fund  
Rev. Donald and Marilyn Taylor Endowment Fund

## TX-LA GULF COAST SYNOD

Bishop Martin L. Yonts Fund  
TX-LA Synod #1  
Anne Dolores Johnson Endowment  
Leif Johnson Common Fund  
Lee & Mary Eloise Bollmeyer Endowment  
Weimar and Paula Hein Endowment  
John & Norma Barr Endowment  
Fred W. Kern Endowment  
Edwin Pietsch Endowment #3  
Rev. John & Joan Hunsicker Endowment #2  
Richard A. Petroff Endowment  
Abram and Amanda Hunsicker Endowment  
Claron & Matthew Clark Endowment  
Lee & Mary Eloise Bollmeyer Endowment #2  
Archie A. and Esther H. Hays Endowment Fund  
Clarence W. and Helen R. Oestreich Endowment

## NT-NL SYNOD

Lloyd & Susie Loven Endowment  
John & Norma Barr Endowment  
Bishop Martin L. Yonts Fund  
Anne Dolores Johnson Endowment  
TX-LA Synod #1  
Leif Johnson Common Fund  
Lee & Mary Eloise Bollmeyer Endmts #1 & #2  
Edwin Pietsch Fund #3  
Weimar and Paula Hein Endowment  
Fred W. Kern Endowment  
Ronald and Rebecca Brakke Endowment Fund

## TEXAS LUTHERAN UNIVERSITY

Fred & Marjorie Adix Endowment #1  
Oak Cliff Lutheran Church of Dallas Endowment  
Theodore & Florence Warner Huey Endowment  
John & Norma Barr Endowment  
Esther L. Mueller Memorial Endowment  
Swensen Family Endowment  
Alvin & Ruth Bohls Endowment  
Hein Designated Endowment  
Anne Dolores Johnson Endowment  
Leif Johnson Common Fund  
Lee & Mary Eloise Bollmeyer Endmts #1 & #2  
Marjorie Tidwell Muratet Endowment  
Ellis L. & Elsa B. Garlin Endowment  
Alfred & Elizabeth R. Pfennig Endmts #1 & #2  
Edwin W. Pietsch Endowments #2, #3, & #4  
Vernita & Alvin Schulze Endowment  
Rev. John & Joan Hunsicker Endowment #2  
Clarence & Julia Albers Endowment  
Arthur K. & E. Maxine Leatherwood Endowment  
Rudolph & Natalie Berger Theuman Scholarship F.  
Hunsicker Family Scholarship Fund  
Lloyd & Susie Loven Endowment  
Ruth & Luther Sappenfeld Endowment  
Hilmar & Pearl Lange Endowments #1 & #3  
Clarence W. and Helen R. Oestreich Endowment  
Chollett Family Endowment  
Delton J. and Marie B. Markwardt Endowment  
John and Arlene Corner Teacher Education  
Endowment Fund  
Erwin and Allyne Derrick Endowment  
Louis and Anita LaRose Endowment  
Mary Beth Horstman Endowment Fund, Messiah  
Lutheran Austin Endowment Fund  
Grace Lutheran Church of Mathis Endowment Fund

## ELCA FOUNDATION

Charles and Elizabeth Ager Endowment  
Lloyd R. and Susie L. Loven Endowment Fund  
LaNell Ressmann Endowment Fund  
Theodore R. & Florence W. Huey Endowment Fund  
Alfred L. and Elizabeth R. Pfennig Endowment #2  
Arthur and Maxine Leatherwood Endowment  
Messiah Lutheran Austin Endowment Fund

## OTHER ENDOWMENT RECIPIENTS

St. John Lutheran Church, Boerne, TX  
Umlauf Sculpture Garden, Austin, TX  
Goodall-Witcher Foundation, Clifton, TX  
Grace Lutheran Church, Fort. Worth, TX  
St. Matthew Lutheran Church, Waco, TX  
St. Paul Lutheran Church, Taylor, TX  
Baptist Health Foundation of San Antonio, TX  
Christ Lutheran Church, San Antonio, TX  
Trinity Lutheran Seminary, Columbus, OH  
Capital University, Columbus, OH  
Concordia College, Morehead, MN  
Texas State University, San Marcos, TX  
University of Mary Hardin Baylor, Temple, TX  
Evangelical Lutheran Church in America  
Salem Lutheran Church, Welcome, TX  
Mission Investment Fund of the ELCA  
ELCA World Hunger  
Trinity Lutheran Church, Clifton, TX  
Zion Evangelical Lutheran Church, McGregor, TX  
Holy Cross Ev. Lutheran Church, Yoakum, TX  
Lutheran School of Theology at Chicago, IL  
Four Mile Lutheran Church, Mabank, TX  
Our Saviour Lutheran Church, Clifton, TX  
Lutheran Seminary Program in the SW, Austin, TX  
Our Saviour Lutheran Church, Sioux Falls, SD  
Holden Village, Chelan, WA  
United Ev. Lutheran Church, Swiss Alp, TX  
Texas Scottish Rite Hospital, Dallas, TX  
Coastal Bend Conference of SWT Synod  
Grace Lutheran Church, San Antonio, TX  
Friedens United Church of Christ, Geronimo, TX  
Christian Assistance Ministry, San Antonio, TX  
World Wildlife Fund, Washington, DC  
Christ the Servant Lutheran Church, Houston, TX  
United Ev. LC Cemetery, Swiss Alp, TX  
Habitat for Humanity, Dallas, TX  
Luther College, Decorah, IA  
Tuff Memorial Home, Hills, MN  
Bethlehem Lutheran Church, Hills, MN  
Eagle Lake Food Pantry, Eagle Lake, TX  
Wartburg Seminary Library, Dubuque, IA  
First Baptist Church, Taylor, TX  
Texas Seminarian Scholarships  
Flower Hospital, Sylvania, OH  
St. Paul Lutheran Church, La Grange, TX  
Mosaic of Dallas, TX  
St. Olaf Lutheran Church, Cranfills Gap, TX  
Alvin Lutheran Church, Alvin, TX  
Gethsemane Lutheran Church Endowment  
St. John Lutheran Church, Bellville, TX  
Delton & Marie Markwardt Endowment  
Immanuel Lutheran Church - Weideville, TX  
Welcome Lutheran Church, Brenham, TX  
Lutheran World Relief, Baltimore, MD  
Concordia Seminary, St. Louis, MO  
The Lutheran Hour  
Martin Luther Church, Giddings, TX  
Brenham Mission Society  
St. Paul Lutheran Church, Bulverde, TX  
Hutto Lutheran Church, Hutto, TX  
St. Paul Lutheran Church, Burton, TX  
Trinity Lutheran Church, LaMarque, TX  
St. John Lutheran Church, San Antonio, TX  
Faith Lutheran, Beeville, TX  
Martin Luther Lutheran Church, Carmine, TX  
Malone University, Canton, OH  
Lutheran Seminary of the SW  
Alzheimer's Association, Chicago, IL  
Leukemia and Lymphoma Society  
Boy Scouts of America, Austin, TX  
St. Martin Lutheran Church, Austin, TX  
Memorial Drive Lutheran Church, Houston, TX  
North American Lutheran Church  
Bethlehem Lutheran Church, Round Top, TX  
Feed My Starving Children, Coon Rapids, MN  
Cal Farley's Boys Ranch, Amarillo, TX  
Abiding Presence Lutheran Church, San Antonio, TX  
Faith Lutheran Church, Dickinson, TX  
Redeemer Lutheran Church, Austin, TX  
Concordia University, Austin, TX  
Christus Victor Lutheran Church, League City, TX  
Joy Lutheran Church, Richmond, TX  
Austin Youth Leadership & Counseling DBA Our House  
Austin City Lutherans  
No More No Mas, Inc.  
Religious Coalition to Assist the Homeless  
Emmaus Road Ministries

## Board of Trustees

### Executive Committee:

Pamela F. Vetter	<i>Chair, At-Large</i>
Lenora Doerfler	<i>Vice Chair, At-Large</i>
Ronald Brakke	<i>Treasurer, At-Large</i>
Rev. Lawrence Bade	<i>Secretary, TX-LA Gulf Coast Synod</i>

### Board Members:

Harold Mathis	<i>Texas Lutheran University</i>
Annette Shoemaker	<i>ELCA Foundation</i>
Martha Rinn	<i>SWT Synod</i>
David Pederson	<i>NT-NL Synod</i>
Michael Hecker	<i>Lutheran Sunset Ministries</i>
Leslie Blalock	<i>Cross Trails Ministry</i>

### Advisory Board Members:

Bishop Erik Gronberg	<i>NT-NL Synod</i>
Bishop Mike Rinehart	<i>TX-LA Gulf Coast Synod</i>
Bishop Sue Briner	<i>SWT Synod</i>
Deanna Christensen	<i>Cross Trails Ministry</i>
Dr. Debbie Cottrell	<i>Texas Lutheran University</i>
Rodney Rueter	<i>Lutheran Sunset Ministries</i>
Michael Loo	<i>Upbring</i>

### LFSW Team

Mark S. Armstrong	<i>Executive Director</i>
Daniel Cazac, CFP®	<i>Director of Planned Giving/ NT-NL Synod</i>
Deacon John Dellis	<i>Gift Planner: SWT Synod</i>
Dr. Lizbeth Johnson	<i>Gift Planner: TX-LA Gulf Coast Synod</i>
Leann Smith	<i>Trust Accountant</i>
Aisha Frazier	<i>Trust Administrator</i>

## Sponsoring Organizations

Lutheran Sunset Ministries	<i>Clifton, Texas</i>
Texas Lutheran University	<i>Seguin, Texas</i>
Cross Trails Ministries	<i>Kerrville, Texas</i>
Upbring	<i>Austin, Texas</i>
Northern Texas-Northern Louisiana Synod of the ELCA	<i>Argyle, Texas</i>
Texas-Louisiana Gulf Coast Synod of the ELCA	<i>Houston, Texas</i>
Southwestern Texas Synod of the ELCA	<i>Seguin, Texas</i>
ELCA Foundation	<i>Chicago, Illinois</i>

## Independent Auditors

Maxwell Locke & Ritter  
401 Congress Av, Ste. 1100, Austin, TX 78701

## Legal Counsel

Walter C. Guebert PC  
5900 Balcones Drive, Austin, TX 78731

## Corporate Offices

103 12th Street, Suite 201, Pflugerville, TX 78660





# Lutheran Foundation of the Southwest

To find out more information about how you can achieve your stewardship goals, please contact the Lutheran Foundation of the Southwest for a no-obligation, no-pressure visit.

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