



Annual Report

2025

A MESSAGE FROM PRESIDING BISHOP YEHIEL CURRY

Dear friends In Christ,

As Lutherans, we are set free to love our neighbors and seek justice. In Colossians 2, we read: “As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving” (6-7).

I am abounding in thankfulness for you, church. You are an integral part of this mission as we envision a world experiencing the difference God’s grace and love in Christ make for all people and creation. The ministries of congregations including yours, our synods and the ELCA churchwide organization are all working together today and every day so more people may know the way of Jesus and discover community, justice and love. From providing food to people experiencing hunger, to helping train the next generation of leaders that will lead this church, your support is at work here at home and around the world.

Your generosity to each of the three expressions of the church — your congregation, your synod and the churchwide organization — has made it possible for us to do this work

together. Your financial resources, your time volunteering and accompanying others, and your voices are so valued.

As we look ahead to the coming year, I encourage you to continue to walk in Christ, remembering you are rooted and established in faith, and free to love and serve your neighbors. Thank you, church, for the ways you connect with and support our siblings across the ELCA and in our communities.

In Christ,



A handwritten signature in black ink, which appears to read "Yehiel Curry". The signature is fluid and cursive.

The Rev. Yehiel Curry
Presiding Bishop
Evangelical Lutheran
Church in America

“As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving.”

—Colossians 2:6-7

ANNUAL CONGREGATIONAL MEETING OPENING LITURGY

Recognizing that our faith is a living, busy, active and mighty thing, may the grace of our Lord Jesus Christ and the communion of the Holy Spirit be with each of you.

And also with you.

Teach us to love you with all our heart, soul, mind and strength.

Receive our prayer, O God.

Descend on our hearts, that we may love others in the ways Jesus loves us.

Receive our prayer, O God.

Empower us to be enthusiastic in pursuing your vision for our congregation.

Receive our prayer, O God.

Move us to engage issues in our community in Christlike ways, and to pursue deep and authentic relationships with those with whom we serve and partner.

Receive our prayer, O God.

Strengthen us to face the barriers we encounter in doing your work, learning to work with others amid disagreement.

Receive our prayer, O God.

Give us the ability to adapt to the cultural, economic and social changes that occur in the neighborhoods we serve.

Receive our prayer, O God.

Guide us to be a healthy congregation that learns from its failures as well as its successes and offers wisdom to others.

Receive our prayer, O God.

As we strive to become the church that we proclaim to be, raise up leaders who focus on the gospel of freedom, forgiveness and reconciliation as given to us through God's indescribable act of love in the death and resurrection of Jesus Christ. Renew us daily in our baptism, that we may discover vitality in our relationships with you, each other and those we serve in the world.

Amen.

Founded on Faith



1 Found - ed on faith, the church— a - live by grace—
 2 Your cross, O Christ, re - news our life each day.
 3 E - quipped by prayer, we live the Spir - it's call.
 4 Grow - ing in grace for God's cre - at - ed earth,
 5 Found - ed on faith, called forth, em - pow'ered to serve,

pro - claims the gos - pel here and ev - 'ry place.
 Bap - tized in you, we learn and teach and pray,
 Em - pow'ered to serve with gifts, both great and small,
 we yearn for jus - tice, peace, and hu - man worth;
 we share God's end - less love with - out re - serve.

The word of God re - sounds through time and space:
 Fed by your love, with thank - ful hearts, we say:
 we bring the liv - ing hope of God to all.
 a world re - stored; a faith - ful, car - ing church.
 Then let us shout a - loud the liv - ing Word!

Al - le - lu - ia!

All Creation Sings, 1048

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 Augsburg Fortress. Reproduced by permission.

Halfway Creek Lutheran Church Staff



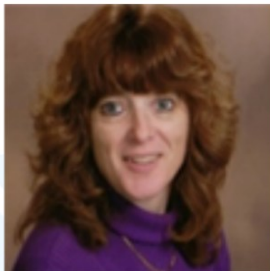
Patti Happel
Synod Authorized Minister



Lynn Wegner
Director of Music



Shari Ireland
Administrative Assistant



Jodi Anderson
Bookkeeper



Rich Pedretti
Custodian



Vision Board Members

President: Bette Pedretti

Vice President: Nicole Stumlin

Secretary: Amy Noel

Treasurer: Carrie Payne

Members: Andrea Baxter, Nancy Holley, Michelle Olson,
Wayne Atchley, Ema Nedoba, Oliva Nedoba

Our Ministry





Highlights from 2025

- Jan:** Welcomed at worship: Pastor Kathryn Thompson, LuMin
- Feb:** Annual Meeting
3rd annual Super Bowl Pizza fundraiser
Sent care packages to our military service persons stationed abroad
Quilters finished 30 quilts
- Mar:** Welcomed Bishop Felix Malpica and the installation of Patti Happel as Synod Authorized Minister
- Apr:** Youth Night Out
- May:** Confirmed 6 youth
Hosted Life Planning Seminar
Hosted a Versiti Blood Drive
Appreciated EMS, Police and Fire departments with homemade cookies & water
Honored 5 high school graduating seniors at worship
- Jun:** Sent 3 delegates to Synod Assembly
Moved the garden to upper grounds
Volunteered at Holmen's Hope Summer Lunch program (Jun, July, Aug)
- Jul:** Started our Card Ministry with plans to meet quarterly
Paid off mortgage
- Aug:** Youth Night Out
- Sep:** God's work. Our hands. Sunday at Holmen Bandshell.
Collected items for Lutheran World Relief health kits
Donated 450+ cookies for LuMin Campus Ministry
Cookies for College
- Oct:** Hosted a Scrapbook/Craft Event
HCLC Celebration for paying off our mortgage
Sent care packages to our first-year college students
Hosted annual Trunk or Treat with over 15 trunks, the Onalaska Fire Department, La Crosse County 4H Goat Project, and over 150 visitors
- Nov:** Hosted Blood Drive
Hosted Holmen Area ELCA Gratitude and Giving worship and service project
- Dec:** Cookie Walk hosted by Youth
Participated in Holmen Lutheran Caring Tree and ELCA Good Gifts
Celebrated the birth of our Savior at two worship services with 180 in attendance

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W6016 County Road W
Holmen, WI 54636

608-526-3701
www.halfwaycreek.org



Halfway Creek Lutheran Church

Annual Meeting Agenda, February 1, 2026, 11 AM

- I. Call to Order
- II. Adoption of Agenda
- III. Opening Liturgy
- IV. Approval of Annual Meeting Minutes from 2/2/2025
- V. 2025 Ministry Review
 - A. Report from the Synod
 - B. President's Report and Highlights of 2025
 - C. 2025 Reports
 - 1) Property
 - 2) Other
 - D. 2025 Financials
- VI. 2026 Ministry Plan
 - A. Proposed Budget
 - B. Election of Vision Board Representatives
 - C. Election of Synod Assembly Representatives
 - D. Constitution Changes
 - 1) Congregation
 - 2) Model
 - E. Questions
- VII. Adjournment
- VIII. Closing Prayer



Annual Meeting 2025 Minutes

HALFWAY CREEK LUTHERAN CHURCH

ANNUAL MEETING - February 2, 2025

(Note: Reviewed by Vision Board on February 10, 2025 and will be approved at 2026 annual meeting.)

- I. Call to order @11:07 by VB President Patti Happel. Quorum established with 42 HCLC members signed in.
- II. Motion made and seconded to adopt agenda as published. Motion passed.
- III. Opening Liturgy by Patti Happel, bible reading from 1 Corinthians 12.
- IV. Motion made and seconded to approve minutes of February 4, 2024 annual meeting. Motion passed.
- V. Motion made and seconded to approve the minutes of August 4, 2025 congregational meeting. Motion passed.
- VI. 2024 Ministry Review - Motion made and seconded to accept all reports of teams and ministries as published in the annual report. Motion passed.
- VII. 2024 Financials
 - A. Income and Expense Report reviewed by Bookkeeper Jodi Anderson.
 - B. Jodi gave an overview of the proposed 2025 budget and answered questions. Motion made and seconded to adopt the proposed budget as published in the annual report. Motion passed.
 - C. Thank you to the congregation and our friends for their generosity in weekly offerings, debt reduction, and replenishing Thrivent and Dedicated Funds.
- VIII. 2025 Ministry Plan
 - A. This past week you received a letter indicating that the VB has hired Patti Happel for 15 hours per week beginning March 1, 2025 as a Synod Authorized Minister (SAM). We will continue to use supply pastors as we can and Patti's role will supplement that and provide leadership for programming and pastoral care.
 - B. New Vision Board members elected by paper ballot include: Michelle Olson and Wayne Atchley. Emma Nedoba and Olivia Nedoba will join the Vision Board as Associate Members/Advisors. There were no nominations from the floor.
 - C. Thank you to outgoing VB member: Kari Washburn.
 - D. Anyone interested in attending synod assembly in June, please let a member of the VB know.
- IX. Motion made and seconded to adjourn the annual meeting. Motion passed. Meeting adjourned at 11:38
- X. Closed with the Lords' Prayer.

Submitted by Amy Noel, Vision Board Secretary

Constitution Changes

At the annual meeting, the congregation will be voting on changes to the HCLC Constitution and Bylaws. The following is a summary of the changes. The changes were shared with the congregation with the January newsletter. They were in a separate document included with the VB meeting minutes of December 14, 2025. Here is the link (pages 8-11) : <https://www.halfwaycreek.org/wp-content/uploads/2025/12/01-January-Currents-2026.pdf>

Motion 1: Model Constitution Amendments - These amendments were prepared by the Office of the Secretary of ELCA in follow up to Church-wide Assembly of the ELCA this past summer. The following is a brief summary of the changes. The Model Constitution for Congregations of the Evangelical Lutheran Church in America is a key component of the congregation's governance. Each church-wide assembly of the ELCA has amended the Model Constitution for Congregations. Each ELCA congregation is encouraged to review these amendments, to incorporate changes to required provisions into their constitutions and to consider recommended changes. Changes made this past summer were reviewed and approved by the Vision Board. We are bringing them forward at the Annual Meeting for approval by the congregation.

1. Several updates were done to: insertions for comprehensiveness, consistency with language in other parts of constitution, reformatting, restore a phrase omitted in a previous assembly, or as a cross reference to the model constitution instead of local synod constitution.
2. *C5.04. - Allow a council to elect on Synod Assembly representatives instead of the congregation. NOTE: We were already doing this if no one was elected.
3. *C9.06. At the time of a pastoral vacancy, an interim shall may be appointed. Rationale: Not always possible to assign an interim.
4. *C9.15. - Was not previously a required provision. Under special circumstances..... a Minister of Word and Sacrament of a church body with which the ELCA has established a relationship of full communion may serve temporarily as a pastor of this congregation....

Motion 2: Amendments to the HCLC Constitution - Throughout the fall the VB did a review and is recommending several updates. Our constitution indicates in *C16.02. An amendment to this constitution shall: a. Be approved at any legally called meeting of this congregation by a majority of those voting members present and voting; and b. Be ratified at the next regular meeting of this congregation by a 2/3 vote of those voting members present and voting. If approved at the Feb. 1, 2026 annual meeting, they can be ratified at the next congregational meeting. The following is a summary of the changes:

1. ADDED: C9.32. Consistent with the faith and practice of the ELCA conduct of Synod authorized Ministers will be held accountable to the Definitions and guidelines for Discipline of rostered Ministers. It goes on to describe what a SAM is called to do.
2. ADDED: C9.33. The specific duties of the SAM, compensation, and other matters pertaining to the service of the SAM shall be included in a contract, which shall be attested by the Bishop of the synod.

NOTE: Both of these amendments were reviewed and endorsed by the Bishop.

3. C10.02. And C10.03. Updates done for consistency in language with other parts of constitution. C12.01. And C13.08 - Update done in 2022 model constitution that did not get in about defining “ex-officio”.

4. C12.05. The Vision Board shall be responsible for the financial and property matter of this congregation.

a. In C. And D., amounts were increased when the VB could make decisions. Updates had not been done in several years.

b. G. Eliminated Financial Secretary role, as we have a Financial Assistants staff role.

c. C.12.07. Annual review of membership to be done every three years instead of one. Note: This was done in 2025.

5. Chapter 13 Congregational Committees - Eliminated Nomination and Mutual Ministry Committees. Updated Executive and Audit committee responsibilities. We added the Property Team and Music and Ministry Team.

Respectfully submitted: Amy Noel, VB Secretary and Constitution Resource



Vision Board President

Dear Halfway Creek Church Family,

2025 was a great one for our church! A year that began with a vision of a new way for our ministry—welcoming Patti Happel as our Synod Authorized Minister (SAM), continuing with supply pastors to assist her with preaching the Good News and imaging that we could get our mortgage to less than \$100,000!

As we enter 2026, we can look back with amazement and thankfulness for where we have come. Patti, as our SAM, has developed into an inspiring leader for our congregation. Our roster of supply pastors has given us a variety of styles and much enjoyment in hearing God's word and forming relationships with them. We are truly blessed with our ministry! Thank you all for your contributions to our spiritual well-being.

Of course, the most surprising news was the payoff of our mortgage on July 2, 2025!! Thanks to our generous members and others from outside of our congregation we were able to accomplish this milestone ahead of schedule. There is no doubt that God has plans for us beyond our understanding. Thank you to each and every one of you! We are moving forward and what a great feeling it is to imagine how we can continue to live out our mission: "Reach out, Share Christ with all."

The Vision Board has been working hard to do some "housekeeping" that needed attention. As you read through this annual report you can see that there are several groups working behind the scenes on many aspects of our ministry here at HCLC. Thank you to all involved and thank you to all of you who have prayed and supported us during this transition year.

So, what are the next steps for HCLC? At present, our cash flow has improved to the point of not needing to borrow money from one account to another to make ends meet. Our income has been stable. This is good news! Even though we have cut our expenses significantly this last year, we continue to have day-to-day expenses and maintenance/upkeep that thus far has matched our income with small reserve. On this note, we foresee continuing with our current ministry set-up of utilizing our SAM and supply pastors. We are not at a point of being able to support a part-time pastor. We are blessed that this set-up has worked so well for HCLC.

When I think of HCLC I see a church of HOPE. We have come through a lot throughout our history as a church and 2025 was not any different. We have come together as a team, supporting each other, being optimistic, and doing things we may have not imagined possible. We have defied the odds and are coming back up again! God is with us and the Holy Spirit works through us. Thank you to all who support us through participation, prayer and financially.

I challenge each of you to remain hopeful. Think of the things that we can continue to do to live out our mission and God's will. Have patience with one another and give grace. Let us be a light in our community, an example of living a godly life and prayerful for our congregation, community and the world.

As we begin a new year, we want to thank Amy Noel and Andrea Baxter, for their years of service on the Vision Board. Your contributions over the years have been immeasurable.

Blessings in 2026! Bette Pedretti, HCLC Vision Board President

Synod Authorized Minister

Dear Halfway Creek Family,

Grace and peace to you in the name of Christ.

As I write my first annual report as your Synod Authorized Minister, my heart is full of gratitude. Stepping into this role during a season of both hope and challenge, I have been continually moved by the warmth, generosity, and steadfast faith that defines this congregation. You are a community committed to living out the Gospel—not only within these walls, but in the wider world that needs compassion more than ever.

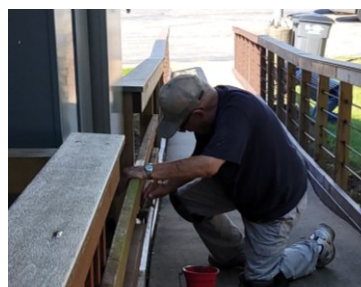
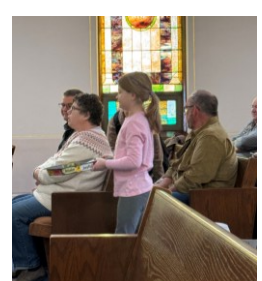
This past year has been one of transition, discernment, and renewed purpose. I have witnessed your willingness to adapt, to support one another, and to remain faithful to the mission God has entrusted to you. Whether through worship, outreach, education, or quiet acts of kindness, you have embodied Christ's presence in meaningful ways.

As we look ahead, I am excited for the ministry we will continue to build together. My hope for the coming year is that we deepen our discipleship, strengthen our fellowship, and listen intentionally for the Spirit's leading. May we remain open to new possibilities, courageous in our service, and joyful in the knowledge that God is guiding our steps.

Thank you for welcoming me so warmly into this new role and for the trust you have placed in me. It is a privilege to serve alongside you, and I look forward to all that God will do in and through us in the coming year.

In Christ's hope and peace,

Patti Happel, Synod Authorized Minister



Worship Attendance

In person worship attendance is the average weekly attendance based on the number of weeks services were held. **The average weekly in-person attendance for 2025 was 45.**

***This number reflects in-person services June 13, 2021, to December 19, 2021, and a parking lot service April 5, 2021. ** This number reflects 10 services before they ended in March 2020 due to COVID-19.

| | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|-----------|------|------|------|-------|------|------|------|------|
| In Person | 84 | 69 | 67** | 37*** | 37 | 51 | 48 | 45 |
| Online | | | | 35 | 18 | 22 | 13 | 14 |

The online worship attendance was determined by the number of views the weekly video had for the seven days after posting and then multiplying that by 2 (the approximate number of people watching from the same household). The average weekly online attendance was then calculated. In 2025, 44 of the 50 services held at HCLC were livestreamed and viewable.

Membership Statistics

| | Baptized | Confirmed |
|----------------------------------|----------|-----------|
| Membership December 31, 2024 | 486 | 395 |
| Members Received in 2025 | | |
| By Baptism | 1 | |
| By Transfer | 2 | 2 |
| By Affirmation (Youth Confirmed) | | 6 |
| Total Received | 3 | 8 |
| Members Removed in 2025 | | |
| By Death | 4 | 4 |
| By Transfer | 1 | 1 |
| By Member's Request* | 14 | 12 |
| By Inactivity | | |
| Total Removed | 19 | 17 |
| Membership December 31, 2025 | 470 | 386 |

Members Received by Baptism:

Tate Burnikel

New Members Received:

Robert Cottrell, Kent Kramer

Confirmation May 4, 2025:

Blake Anderson,
Jordan Anderson,
Aspen Balow,
Abigail Fredrickson,
Aleasha Payne,
Dominic Rosenow

*In 2025, we sent out letters as part of clearing the roles.

Music and Liturgy Team

During 2025, we were blessed to have our worship services led by Patti Happel, our SAM, one of our own members, Ron Christensen, and some wonderful supply pastors. Here is a summary of worship highlights from 2025:

- On January 19, Pastor Kathryn Thompson from LuMin Campus Ministry shared a message around the theme of “thresholds” during worship.
- Bishop Malpica joined us for worship on March 9 at the installation service for Patti Happel as our Synod Authorized Minister.
- Our mid-week Lenten services began in March, and discussion was based on the book “The Great Spiritual Migration: How the World’s Largest Religion is Seeking a Better Way to Be Christian” by Brian D. McLaren.
- In April, our Sunday School children shared special music with us on Easter Sunday.
- On May 4, we confirmed six of our youth.
- In June, we transitioned to our summer worship schedule with one service at 9:00 am.
- On September 7, we joined the other Holmen area ELCA churches for God’s Work, Our Hands Sunday and worshiped at the Halfway Creek Park Bandshell.
- On September 21, we had Blessing of the Bibles during worship.
- We held an outdoor Pet Blessing on October 5 in honor of the Feast of St. Francis.
- On Reformation Sunday, October 26, we celebrated the *Thanksgiving at the Retirement of a Debt* during our worship service followed by a delicious meal.
- In November, we celebrated with a Gratitude and Giving service with other area churches. We assembled almost 100 meal kits for local food pantries.
- December included special music from our Sunday School and a Music Ministry Sunday. We recognized 13 people who shared special music during worship in 2025.
- We were also able to replace some of our sound equipment including a new mixer, microphones, cords, and mic stands. Thanks to the generosity of the congregation, we will be able to update a few more sound equipment needs in 2026.
- Our average worship attendance in 2025 remained fairly consistent compared to our 2024 average, even though we transitioned from holding two Sunday services for much of 2024 to a single service during 2025.

Thank you to everyone who helps to lead our worship service in any way. We are always looking for more people to volunteer to assist with our Sunday worship. If you have any questions regarding volunteer opportunities, please reach out to me or Patti Happel.

Respectfully submitted, Lynn Wegner

Legacy/Heritage Team

The Legacy/Heritage Team was formed following the 2025 HCLC annual meeting. The focus of the team was to look at the possibility of closing our doors due to our financial position at the time. This was/is a difficult reality to face, but we know we need to be responsible and be prepared for this possibility.

The team met several times this year and we continue to meet. We met with parishioners after some Sunday services to talk about what we are doing and gather input from them. In our next meeting, we will meet with Rev. Dione Stepanek of the La Crosse Synod staff. We are not the only congregation in this synod facing this issue. Rev Dione has been working with other congregations facing the same issues as HCLC.

When we released our pastor in 2024, the Vision Board found we could not even afford to close our doors. Since that time, some remarkable things have changed here. Perhaps the most impactful has been the generosity of members and non-members to pay off our building debt. Just as impactful was the commitment made by Patti Happel to become our Synod Authorized Minister. (SAM) Between Patti and our supply pastors, we have been able to continue weekly services.

Since the release of our pastor, the paying off the debt, and the structure we are using to continue to provide pastoral services at Halfway Creek, we are currently financially stable. However, the team will continue to work on how we may leave a legacy if circumstances like what happened in 2024 will force us to face a reality, that our continued mission at HCLC may become unsustainable. We hope to present a full report to the Vision Board and the congregation later this spring.

Respectfully, John Daily, Ruth Scholze, Chris Stauffer, Leroy Holley, Kent Kramer, Morgan Jostad

Property Team

2025 was a busy time for the property team. There were many projects to complete before winter.

A tree service company was hired to remove trees that were dead or dying. Some trees were along the power line at the north end of the parking lot. The company removed the trees and hauled away the branches and wood for us. The crabapple trees were trimmed, and debris was hauled away by the property team.

Our culverts at both entrances were not functioning properly, we called the County out to trench out the ditches so water could flow again.

The gutters continued to have a problem of getting plugged from pine needles. Screens were installed to prevent that. No more climbing ladders!

There was a water leak in the roof that was leaking onto the computers at the back of the church. Hired a boom truck to come out and fix the leak.

The windows in the worship area had rotting wood which was causing cold air to leak in. We removed the trim and found large areas of rotted wood in all the windows. We sealed up the holes and replaced the trim with new wood.

We finally painted the ramp at the back entrance of the church. Thanks to Rich, Dan, Kent, and John for helping, and thanks to the office ladies for lunch.

A new entrance door was purchased for the back of the church; the old one was rotted and in bad shape. Rich and Stan helped unload it. Rich helped me paint it. Kent, Dan, Rich, helped install it. I still need to finish the trim on the inside.

This fall we were informed that both furnaces in the basement needed to be replaced. With a donation from a member, we were able to complete the installation before it got cold. Many thanks to the donor.

The patio door in the parsonage was warped and leaked air. A new door was bought and installed by Clear Choice Windows.

There was a lot of work put into cleaning up the grounds, Brush and undergrowth were cleared and removed from the property. One of the drainpipes for downspouts was extended to keep it from washing out our neighbor's property.

The garden was moved to a new location this year to make it easier for the ladies to do their work. Thanks to Archie for the use of his truck to haul in the soil.

It takes a lot of effort to make our church grounds look nice, thankfully we have a dedicated group of members that devote themselves to that mission. This year Rich has led our little group by arranging companies to come in to remove the trees, and roof repair. Recruiting help for major work around the grounds. If you drive by the church, you'll more than likely see him at the church working inside and outside. He's a dedicated grass trimmer; he's always weeding and trimming the grounds. Rich along with Dan have been a huge help in taking over projects that I was unable to attend this year due to personal issues. Also, thanks to Dan, Kent, Archie, John, Stan, Wayne for your dedication and help.

Submitted by Mike Martin

Education Team

Sunday School

Our 25-26 Sunday School year has been off to a great start, meeting every Sunday at 9:00-9:45. Our curriculum has us thinking of how we can trust God more in our lives. We have approximately 5-9 Sunday School students this year and welcome any students at any time! Some of our events this year included our Trunk or Treat event in October, singing at the December 14th service, and Pancakes and Pajamas on January 4th. We will be hosting a Valentine's Day event, St. Patrick's Day, as well as an Easter egg hunt. Thank you all for your support!

Confirmation

We had a very good 2025. We made pizzas in February for the annual fundraiser to start out the year as our service project. We worked on faith statements for our 8th graders, Blake Anderson, Jordan Anderson, Aspen Balow, Abigail Fredrickson, Aleasha Payne, and Dominic Rosenow who were confirmed on May 4th. We finished off the year with a fun night of games and snacks.



The 2025-26 confirmation year started in October with a little change of schedule with a smaller class meeting the first three Wednesdays of the month focusing on the Lord's Prayer, Apostles' Creed, Baptism, and Ten Commandments. With the rotational 3-year course studying the New Testament for this year. We also added volunteering once a month for church service as a way for the kids to engage in the service and learn about the different roles. We attended CONFEST in Sparta and the kids had a great time meeting new friends and learning about growing in faith. In November, we volunteered for the Bethlehem event by mudding walls for a house and setting up two different vocations: pottery and seamstress. We then attended a youth night where we were able to go back through the town of Bethlehem looking for the Messiah as was seen in those times and prayed with Bishop Felix at one of the stops. The kids again really enjoyed seeing/imagining what it was like to live in the time Jesus was born. We've had great participation and attendance this year!

Going into 2026 we will continue to focus on the above-mentioned and gearing toward the 3 students that will be confirmed in May. Thanks for the opportunity to teach kids about faith.

Your teachers, Rich, Kari and Nicole.

Youth Financial Report

2025 Youth Financial Report

Halfway Creek Lutheran Church General Youth Account

Park Bank Checking

Beginning Balance January 1, 2025 **\$ 6,751.93**

Income/Deposits

Youth Donations \$ 30.00

Aluminum Cans \$ 706.79

Scrip card RaiseRight rewards \$ 45.05

Bake Sale Fundraiser \$ 470.20

Total Deposits **\$ 1,252.04**

Sub Total **\$ 8,003.97**

Expenses/Withdrawals

Youth Night \$ 153.30

Total Expenses **\$ 153.30**

Checking Ending Balance December 31, 2025 **\$ 7,850.67**

Submitted by: Rhonda Britton, Youth Treasurer

Halfway Creek Lutheran Church Ministries

Outreach

We had another busy year for outreach in 2025. Most of the outreach we did is listed in the “HCLC Highlights of 2025” that appears earlier in the Annual Report, so please read through that. I will mention a few of the newer outreach events we did. We are once again doing blood drives here at HCLC, supporting our local and regional blood bank needs. These have been well attended and will continue throughout 2026.

We hosted two Youth Night Out events-one in April and one in August. This was a new and fun way to get our youth involved at church. We continued our Pizza Fundraiser in February, that supports our youth. The cookie walk in December was hosted by the youth and was a great success. Thanks to all who donated and supported this event.

We began our Card Ministry, sending cards to those on our prayer list, homebound and others within the church and community. This is an ongoing ministry that will occur quarterly. So come join us!



We also sent care packages to our service people abroad, letting them know how thankful we are for their service and sacrifice. Care packages were sent to our first-year college students in the fall, reminding them they are not alone and we support their futures!

We celebrated our Jazzercisers who use our building multiple times a week. We are happy to be able to support them in their self-care! Another appreciation was celebrated in May, taking treats and bottled water to our police, fire and EMS that serve our area! Thanks to them for all they do!

We appreciate all who support our Mission at HCLC: “Reach out, Share Christ with All.”

Loose Offerings Make a Difference in 2025

Each Sunday, we ask you to put your change (and bills/checks) in the cake pan and to “Make some NOISE!” Over the past year, you have “Reached Out to Share Christ with All” and have made a difference within our church, our community and throughout the world. Let us show you how...

Within the church: We started our loose offering campaign by collecting for the Quilting and Gardening Ministry. In April, we used the offering to support Outreach Ministries. We did things like sending boxes of treats in the fall to last year’s graduation class. We took treats to area 1st responders thanking them for the work they do. We also had water and treats for the participants of the jazzercise classes who met here at the church several times a week. We also gave a donation to the Halfway Creek Cemetery.

Within our local community: We have supported a variety of causes, including Holmen’s Hope (and volunteered at the summer lunch program). In the fall, we supported the Suicide Prevention Task Force, Breast Cancer programs and the Star Center for disabled persons. Earlier in the year, we collected for Karuna Housing and the Coulee Region Immigration Task Force. In September, at the God’s Work, Our Hands event with Holmen Lutheran and Journey, we put together personal care kits. What a memorable event!

Within the world: In December you contributed over \$465 to ELCA Good Gifts program. This amount was matched by ELCA.

All of this generosity represents over \$3600! THANK YOU!!

As we begin 2026, the Vision Board would like to hear from you if there is an organization that you volunteer for or a cause that is important to you, that we should consider for our “NOISY” loose offering. In January, we collected for the Warming Center, an organization that provides overnight

housing during the cold months to our homeless community. Lacey Hein came to speak to us about the program. We will continue to try to have a representative of the organization we are collecting for join us during worship services. We are currently “making noise” for LuMin Campus Ministry.

Befrienders

The Befrienders are a group of individuals that are an extension of the Lord’s Table by providing Communion to individuals that cannot physically be present in worship. We currently have four routes of 1 to 4 people that we visit in their current home. Three of our routes take us to long-term care facilities. Each route is visited by a Befriender Team of 2 each month. Sometimes a physical visit just doesn’t work, but even a call can make a difference for someone. Each visit includes a Bible reading, a prayer, communion and the Lord’s Prayer. Of course, visits always include some socializing and giving updates on the church.

This is a very important ministry for some of our congregational members. If you know of someone who would benefit from this ministry or you want to get involved as a Befriender, please leave a message in the church office.

Befrienders: Sonja Nelson, Pat Martin, Susan Jostad, Donna Anderson, Marjorie Lee, Barb Hale, Ruth Jostad and Amy Noel. Bette Pedretti fills in as needed.

Quilters

The quilters met in 2025 and completed 30 quilts! They were blessed at worship on November 9th and then donated to the Salvation Army. For 2026, we are looking for more sewers! If you have a sewing machine and would like to join the group, we’d love to have you! We’ll be meeting on Tuesdays during February and March!

Gardners



Our HCLC Gardening group consisting of Archie, Rich, Alice, Nancy and Susan, spent the spring setting up our new garden and planted it by late May. It took 7 yards of compost to get the base to a good growing level. Thank you to Tom Dummer for donating a yard of compost to this project. We’d also like to thank Bill Achterkirch for donating the plants.

Our late summer and fall harvest consisted of radishes, beets, onions, green peppers, tomatoes and cucumbers which were all donated to the Salvation Army. We lost all our green beans to the deer and rabbits!

Technology Team

Team Members: Aaron Balow, Wayne Atchley, Shari Ireland

The main goal of this group is to assist and support Halfway Creek in utilizing technology in a manner that supports the vision of "reaching out to share Christ with all."

2025 Happenings:

- The new network that was installed in late 2024 is faster and has been working without issues.
- The Sunday worship livestream has been working without issues after a late 2024 card replacement and some best practices developed and put in place regarding use of the worship computer.
- The entire area in the back of the sanctuary where the PowerPoint and livestreaming reside was cleaned up and organized. The results are beautiful and much more user friendly.
- An office doorbell and open-door bell were installed that ring in the office. This was not only a need for the office staff to know when people are coming and going but has increased security for the office staff.
- Microsoft Windows 10 became obsolete, replaced by Windows 11. One of our existing computers was already up-to-date, one of our existing computers was able to be updated, and one of our computers had to be replaced as the computer itself was too old to be updated. The new computer was placed in the Pastor's office and is now shared between Patti and Jodi.
- Microsoft changed their licensing structure which made us to either pay a yearly fee for our computer-based software or switch to the new free online office365. The switch to the online version was made and after a little learning curve we have had a successful switch.
- The music team and technology were able to replace our twenty-five-year-old sound board with a new one along with new microphones.

All of the above actions were able to be accomplished through several generous donations by several members. Thank you to everyone.

2026 Plans:

- o Microsoft Publisher is being phased out in October with no actual replacement provided. Shari currently uses this software to create bulletins and newsletters. Shari is looking into options that will work for her along with a decision on how or if we retain her past work and what it would take to convert it.
- o Shari's computer is getting older and will look into possible replacement.
- o Look into the types and cost of security cameras and possible installing some or maybe in 2027.

2025 was a very busy year for the technology team but successful. 2026 is shaping up to possibly be a busy year as well. The technology team would like to thank the congregation for their ongoing support, which helps us keep the church running smoothly.

Safety Team

Earlier in 2025, the Vision Board discussed the need for developing emergency preparedness procedures for our parish. Simultaneously, the La Crosse Area Church Security Network was formed, and we have attended some of these meetings as well.

The focus of our Safety Team is multifold, with consideration for procedures to help us better prepare for and respond to medical events, fire hazards, and active intruder situations. We are actively working with our insurance provider to assist us with planning that is aligned with our insurance coverage and requirements.

We anticipate that the work to develop these procedures will be ongoing throughout 2026 with the goal to have written plans in place by the end of the year. Stay tuned!

Financial Report

2025 was an exciting year for the finances of Halfway Creek Lutheran Church. We are pleased to report that offerings remained consistent with the previous year, with contributions from members and visitors totaling \$160,056. This generosity allowed us to exceed our annual budget by \$406, providing a stable foundation for our various ministries.

The most significant milestone of the year occurred in July, when the mortgage loan on our building was paid in full to Merchants Bank. We extend our deepest gratitude to everyone whose dedicated contributions made this achievement possible. Because of your commitment, Halfway Creek ended the year debt-free and with positive bank balances.

Looking ahead, this financial freedom has allowed the Vision Board to establish a new Maintenance Fund dedicated to the long-term care of our church property. For the 2026 budget, the Board has allocated \$1,000 per month to this fund. To ensure these resources are managed effectively, the funds are being held at Thrivent to take advantage of higher interest rates. We enter 2026 with a renewed focus on stewardship and excitement for the future of our facility. – Jodi Anderson, Bookkeeper

| 2025 | Total Offering | Rent Income | Expenditures | Difference |
|-----------|----------------|-------------|--------------|-------------|
| January | \$11,212.00 | \$2,150.00 | \$13,676.56 | -\$314.56 |
| February | \$10,732.00 | \$2,150.00 | \$11,094.45 | \$1,787.55 |
| March | \$12,072.18 | \$2,150.00 | \$13,616.82 | \$605.36 |
| April | \$13,895.00 | \$2,150.00 | \$16,641.73 | -\$596.73 |
| May | \$10,455.00 | \$2,150.00 | \$13,958.96 | -\$1,353.96 |
| June | \$13,480.00 | \$2,150.00 | \$14,350.63 | \$1,279.37 |
| July | \$10,921.00 | \$2,150.00 | \$16,522.12 | -\$3,451.12 |
| August | \$12,859.00 | \$2,150.00 | \$13,651.15 | \$1,357.85 |
| September | \$20,966.00 | \$2,150.00 | \$20,754.31 | \$2,361.69 |
| October | \$13,611.00 | \$2,150.00 | \$15,242.75 | \$518.25 |
| November | \$12,419.00 | \$2,150.00 | \$11,351.96 | \$3,217.04 |
| December | \$17,434.00 | \$2,150.00 | \$11,451.28 | \$8,132.72 |
| Totals | \$160,056.18 | \$25,800.00 | \$172,312.72 | \$13,543.46 |

Balances of 12-31-2025

General checking - \$36,858.02

Dedicated - \$19,080.19

Thrivent Funds - \$66,289.89

Maintenance Fund - \$6,609.26

Merchants Bank - \$0

| Halfway Creek Lutheran | | | |
|-------------------------------------|-------------------|-------------------|-------------------|
| | 2025 | 2025 | 2026 |
| ACCOUNT | Proposed Budget | | Proposed Budget |
| REVENUE | | | |
| General Fund Income | | | |
| Debt Reduction Offering | | | |
| Envelope Giving | 156,000.00 | 155,436.00 | 159,925.00 |
| Loose Offerings | 3,650.00 | 4,620.18 | 3,800.00 |
| Missions | | | |
| SubTotal General Fund | 159,650.00 | 160,056.18 | 163,725.00 |
| Other Revenue | | | |
| Building Use | 500.00 | 350.00 | 100.00 |
| Fundraiser | 2,000.00 | 1,198.00 | 0.00 |
| Other Income - Kwik Trip | | 161.31 | 165.00 |
| Thrivent Choice | 1,000.00 | 1,042.00 | 1,000.00 |
| Wedding Fee Revenue | | | |
| SubTotal Other Revenue | 3,500.00 | 2,751.31 | 1,265.00 |
| Cemetery Income | | | |
| Insurance | | | |
| Lawnmowing Reimbursement | 2,700.00 | 500.00 | 0.00 |
| SubTotal Cemetery Income | 2,700.00 | 500.00 | 0.00 |
| Rental Income | | | |
| Jazzercise | 3,600.00 | 3,600.00 | 3,600.00 |
| Parsonage Rent | 22,200.00 | 22,200.00 | 22,200.00 |
| Subtotal Rental Income | 25,800.00 | 25,800.00 | 25,800.00 |
| TOTAL REVENUE | 191,650.00 | 189,107.49 | 190,790.00 |
| | | | |
| EXPENDITURES | | | |
| Christian Education | | | |
| Adult Education | 100.00 | 204.45 | 200.00 |
| Bibles | 100.00 | 0.00 | 100.00 |
| Confirmation | 300.00 | 137.79 | 300.00 |
| Sunday School Curriculum | 100.00 | 0.00 | 100.00 |
| Sunday School Supplies | 100.00 | 0.00 | 100.00 |
| Vacation Bible School | 100.00 | 0.00 | 100.00 |
| Youth | 100.00 | 100.00 | 100.00 |
| SubTotal Christian Education | 900.00 | 442.24 | 1,000.00 |
| | | | |
| Church Property | | | |
| Church Property Maintenance | 6,000.00 | 19,192.23 | 10,000.00 |
| Custodian Supplies | 700.00 | 597.07 | 700.00 |
| Electricity | 4,000.00 | 3,006.47 | 4,000.00 |
| Heating | 3,200.00 | 2,450.22 | 3,200.00 |
| Insurance | 7,500.00 | 7,930.59 | 6,500.00 |
| Maintenance | | | 12,000.00 |
| Mortgage Payment | 31,000.00 | 22,307.67 | 0.00 |
| Snow Removal/Lawn Care | 1,000.00 | 0.00 | 5,000.00 |
| Stormwater Run Off Fee | 500.00 | 398.20 | 500.00 |
| SubTotal Church Property | 53,900.00 | 55,882.45 | 41,900.00 |

| | 2025 | 2025 | 2026 |
|---|------------------|------------------|------------------|
| ACCOUNT | Proposed Budget | | Proposed Budget |
| Employee Expense | | | |
| Administrative Assistant | 21,840.00 | 20,070.75 | 21,840.00 |
| Bookkeeper | 8,865.00 | 7,024.50 | 8,865.00 |
| Cemetery Lawncare | 4,000.00 | 0.00 | 4,000.00 |
| Custodian | 7,965.00 | 7,965.12 | 7,965.00 |
| Employer FICA | 4,655.00 | 4,140.75 | 5,540.00 |
| Employer Medicare | 1,100.00 | 968.56 | 1,295.00 |
| Music Director | 19,375.00 | 19,374.96 | 19,375.00 |
| Synod Authorized Minister | 13,000.00 | 12,350.00 | 27,300.00 |
| Worker Compensation Insurance | 1,500.00 | 2,093.50 | 1,500.00 |
| SubTotal Employee Expense | 82,300.00 | 73,988.14 | 97,680.00 |
| Financial Supplies | | | |
| Accounting Services | 600.00 | 545.00 | 600.00 |
| Offering Envelopes | 250.00 | 230.65 | 250.00 |
| Stewardship Team | 100.00 | 0.00 | 0.00 |
| SubTotal Financial Supplies | 950.00 | 775.65 | 850.00 |
| Lay Activities Expense | | | |
| Befrienders | 100.00 | 0.00 | 100.00 |
| Communications/Technology Team | 100.00 | 0.00 | 100.00 |
| Conferences/Conventions | 100.00 | 0.00 | 100.00 |
| Evangelism & Discipleship | 100.00 | 0.00 | 100.00 |
| Outreach & Fellowship Team | 100.00 | 161.68 | 500.00 |
| Synod Assembly Representatives | 400.00 | 450.00 | 500.00 |
| Vision Board | 100.00 | 41.00 | 100.00 |
| Worship & Liturgy Team | 100.00 | 0.00 | 100.00 |
| SubTotal Lay Activities Expense | 1,100.00 | 652.68 | 1,600.00 |
| Ministry Beyond Our Walls | | | |
| Mission Support | 9,000.00 | 9,000.00 | 9,000.00 |
| Synod Assembly Offering | 300.00 | 300.00 | 300.00 |
| SubTotal Ministry Beyond Our Walls | 9,300.00 | 9,300.00 | 9,300.00 |
| Office | | | |
| Business & Legal Fees (licenses) | 300.00 | 73.59 | 150.00 |
| Electronic Fees (Vanco & PayPal) | 650.00 | 572.48 | 650.00 |
| Computer Software | 1,200.00 | 1,114.00 | 1,200.00 |
| Copy Machine Maintenance Agreement | 1,300.00 | 1,171.34 | 1,300.00 |
| Office Equipment | 0.00 | 0.00 | 1,500.00 |
| Postage | 1,400.00 | 1,594.21 | 1,500.00 |
| Supplies | 600.00 | 691.52 | 1,000.00 |
| Telephone & Internet | 2,100.00 | 2,139.94 | 2,400.00 |
| Website (Domain Name) | 0.00 | 0.00 | 0.00 |
| SubTotal Office | 7,550.00 | 7,357.08 | 9,700.00 |

| | 2025 | 2025 | 2026 |
|---|-------------------|-------------------|-------------------|
| ACCOUNT | Proposed Budget | | Proposed Budget |
| Parsonage Expense | | | |
| Parsonage Electricity | 1,500.00 | 1,520.09 | 1,750.00 |
| Parsonage Heating | 1,000.00 | 913.28 | 1,200.00 |
| Parsonage Maintenance | 1,500.00 | 1,600.63 | 1,500.00 |
| Property Taxes | 4,800.00 | 5,350.00 | 4,600.00 |
| SubTotal Parsonage Expense | 8,800.00 | 9,384.00 | 9,050.00 |
| | | | |
| Pastoral Ministry | | | |
| Book Allowance | 0.00 | 0.00 | 0.00 |
| Conferences & Conventions (required) | 0.00 | 0.00 | 0.00 |
| Continuing Education | 0.00 | 0.00 | 0.00 |
| Health Insurance | 0.00 | 0.00 | 0.00 |
| Housing Allowance | 0.00 | 0.00 | 0.00 |
| Mileage Reimbursement | 0.00 | 0.00 | 0.00 |
| Pension | 0.00 | 0.00 | 0.00 |
| Sabbatical Reserve | 0.00 | 0.00 | 0.00 |
| Salary | 0.00 | 0.00 | 0.00 |
| Social Security Allowance | 0.00 | 0.00 | 0.00 |
| SubTotal Pastoral Ministry | 0.00 | 0.00 | 0.00 |
| | | | |
| Synod Authorized Minister Ministry | | | |
| Book Allowance | 300.00 | 45.00 | 300.00 |
| Continuing Education | 1,000.00 | 0.00 | 1,000.00 |
| Conferences & Conventions | 1,000.00 | 760.99 | 1,000.00 |
| Mileage Reimbursement | 500.00 | 857.50 | 1,000.00 |
| | 2,800.00 | 1,663.49 | 3,300.00 |
| Worship | | | |
| Childrens' Sermons | 100.00 | 0.00 | 100.00 |
| Copyright & Licenses | 1,200.00 | 1,012.03 | 1,200.00 |
| Organ Maintenance | 300.00 | 0.00 | 300.00 |
| Piano Tuning | 300.00 | 360.00 | 300.00 |
| Sound System Maintenance | 1,000.00 | 130.00 | 1,000.00 |
| Special Events | 200.00 | 85.98 | 200.00 |
| Supplies and Materials | 500.00 | 135.27 | 500.00 |
| Supply Musician | 1,020.00 | 765.00 | 1,020.00 |
| Supply Pastor | 15,000.00 | 9,900.00 | 15,000.00 |
| | | | |
| Worship Supplies | 500.00 | 283.76 | 500.00 |
| SubTotal Worship | 20,120.00 | 12,672.04 | 20,120.00 |
| | | | |
| TOTAL EXPENDITURES | 187,720.00 | 172,117.77 | 194,500.00 |
| | | | |
| Projected Revenue/Income | 191,650.00 | 189,107.49 | 190,790.00 |
| Projected Expenditures/Expenses | 187,720.00 | 172,117.77 | 194,500.00 |
| | | | |
| Net Profit (Loss) | 3,930.00 | 16,989.72 | -3,710.00 |



La Crosse Area Synod
Evangelical Lutheran Church in America

OUR MISSION & VISION

In a world yearning for connection and understanding, our mission serves as a beacon of hope and a call to action.

The La Crosse Area Synod has a mission of
Cultivating Life-Giving Relationships Rooted in God's Love
with a vision of
Justice, Love, and Peace for all of God's Creation.

Core Values

Our values provide a framework that supports and energizes our mission. These values define our approach, guide our actions, and help us to follow the way of Jesus:



Compassion

Compassion compels us to reach out and offer hope and healing to those in need. We are driven by a profound relationships with others, moving us into meaningful relationship.



Inclusivity

Inclusivity drives us to create communities of belonging where everyone feels valued and included. We continuously ask, "Who is here?" and "Who isn't here?" as we intentionally work to dismantle barriers that prevent participation.



Authenticity

Authenticity means we strive for alignment between our head, body, and spirit, ensuring our actions are genuine and true to our beliefs.



Joy

Joy fuels our efforts. By celebrating God's presence in all situations, we seek opportunities for joyful discipleship in all circumstances, ensuring that our work is sustainable and life-giving.

Strategic Priorities

In pursuit of our mission, we have identified strategic priorities that will guide our work over the next few years. Each priority is a commitment to fostering growth and transformation

Children: To foster a deepening faith and sense of belonging for children and their families.

*Through our **Engaging Children Initiative**, partnerships with congregations, and future engagements, we are dedicated to nurturing the spiritual development of children and families.*

Youth: To equip youth to be the leaders of the Church today.

*Through our **LYLE Committee** and extending through all our programs, we aim to invest in young people, empowering them to share this church with their energy and vision.*

Marginalized Communities: To be a platform for collaborative efforts for justice.

*Through our current and future **Church in Society Committees**, we strive to make space for groups of people to harness the power of community.*

Creation: To promote creation care as an essential part of our baptismal identity.

*Through the leadership of our **Creation Care Team**, we are committed to actualizing our call to care for creation and recognizing it as a fundamental aspect of our faith.*

THROUGH YOUR GENEROSITY, GOD IS AT WORK ACROSS THE ELCA.

MISSION SUPPORT

A portion of your offering, called Mission Support, advances the ministry of our church, helping the ELCA nurture Christian community, raise up leaders, serve our neighbors and strive for justice.

ELCA WORLD HUNGER

Part of our church's long tradition of meeting human needs, ELCA World Hunger testifies to our hope for and commitment to God's promise of a time when we will hunger and thirst no more. ELCA World Hunger walks alongside communities in more than 60 countries — including the United States — to create unique solutions to hunger and poverty.

LUTHERAN DISASTER RESPONSE

Lutheran Disaster Response shares God's hope, healing and renewal with people whose lives have been disrupted by disasters in the United States and around the world. When the dust settles and the headlines change, we stay to provide ongoing assistance to those in need.

WHERE NEEDED MOST

Where Needed Most supports the powerful ways we work together around the world — supporting leaders, inspiring young people, fueling ministries and championing global mission. Gifts to Where Needed Most support and sustain the people, congregations, synods and ministries working around the world to realize the hope-filled future God promises.



Evangelical
Lutheran Church
in America

Sign up to hear more stories of impact from the ELCA churchwide organization at [ELCA.org/subscribe](https://elca.org/subscribe).

Read about Mission Support and learn more at LivingLutheran.org/SOFIA.