Crooks James M			
Form 3			
October 25, 2004			
FORM 3	UNITED STATES SECURITIES AND EXCHANGE COMMISSION	OMB APPROVAL	
	Washington, D.C. 20549	OMB Number:	3235-0104
	INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES	Expires:	January 31, 2005
	Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,	Estimated a burden hou response	rs per

nge Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person <u>*</u> Crooks James M		2. Date of Event Requiring Statement(Month/Day/Year)	3. Issuer Name and Ticker or Trading Symbol EMCLAIRE FINANCIAL CORP [EMCF]				
(Last)	(First)	(Middle)	10/20/2004	4. Relationship Person(s) to Is	p of Reporting	5. If Amendment, Date Original Filed(Month/Day/Year)	
321 WOOI	O STREET						
(Street)				(Check	all applicable)	6. Individual or Joint/Group	
CLARION, PA 16214				X_ Director10% Owner OfficerOther (give title below) (specify below)		Dwner Filing(Check Applicable Line) _X_ Form filed by One Reporting	
(City)	(State)	(Zip)	Table I - N	lon-Derivati	ive Securiti	es Beneficially Owned	
1.Title of Sec (Instr. 4)	urity		2. Amount of Beneficially (Instr. 4)		3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)	
Common			3,049.609		D	Â	
Common			117.014		Ι	By Spouse	
Common			269.689		Ι	By self as custodian for child	
Common			269.689		Ι	By self as custodian for child	
Common			269.689		Ι	By self as custodian for child	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security		4. Conversion or Exercise	5. Ownership Form of	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	

Reporting Owners

Reporting Owner Name / Addro	255	Relationships					
		10% Owner	Officer Othe				
Crooks James M 321 WOOD STREET CLARION, PA 16214	ÂX	Â	Â	Â			
Signatures							
Shelly L. Rhoades, POA	10/25/2004						
<u>**</u> Signature of Reporting Person	Date						

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.