

Edgar Filing: JUNIATA VALLEY FINANCIAL CORP - Form 8-K

JUNIATA VALLEY FINANCIAL CORP  
Form 8-K  
October 27, 2004

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SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
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FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15 (D) OF  
THE SECURITIES EXCHANGE ACT OF 1934  
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Date of Report (Date of earliest event reported) October 27, 2004

JUNIATA VALLEY FINANCIAL CORP.  
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(Exact Name of Registrant as Specified in its Charter)

Pennsylvania	00013232	23-2235254
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(State or other jurisdiction of incorporation or organization)	(Commission File Number)	(I.R.S. Employer Identification No.)

Bridge and Main Streets, P.O. Box 66, Mifflintown, Pennsylvania 17059  
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(Address of principal executive offices) (Zip Code)

FRANCIS J. EVANITSKY  
PRESIDENT & C.E.O.  
JUNIATA VALLEY FINANCIAL CORP.  
Bridge & Main Streets  
Mifflintown, PA 17059  
-----

(Address of executive offices)

Copies to:  
JAMES A. ULSH, ESQUIRE  
METTE, EVANS & WOODSIDE  
3401 N. Front St., P.O. Box 5950  
Harrisburg, PA 17110-0950  
Telephone No. (717) 232-5000

(717) 436-8211  
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(Telephone No., including area code, of agent for service)

Check the appropriate box below if the Form 8-K filing is intended to  
simultaneously satisfy the filing obligation of the registrant under any of the  
following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act  
(17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act  
(17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the  
Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the  
Exchange Act (17 CFR 240.13e-4(c))

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Item 2.02. Results of Operations and Financial Condition

On October 27, 2004, Juniata Valley Financial Corp. issued a press release reporting 3rd quarter financial results. The aforementioned is attached as an exhibit to this current report on Form 8-K.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Juniata Valley Financial Corp.  
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(Registrant)

Date: October 27, 2004

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Francis J. Evanitsky, President & C.E.O.

EXHIBIT INDEX

Exhibit No. 99 -----	Description -----
	Press Release of Juniata Valley Financial Corp. dated October 27, 2004.