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JUNIATA VALLEY FINANCIAL CORP Form 8-K

April 16, 2003

SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15 (D) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported) April 16, 2003

JUNIATA VALLEY FINANCIAL CORP. _____

(Exact Name of Registrant as Specified in its Charter)

00013232 Pennsylvania (State or other jurisdiction of (Commission (I.R.S. Employer incorporation or organization) File Number) Identification No.) Bridge and Main Streets, P.O. Box 66, Mifflintown, Pennsylvania 17059

(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 _____

(Telephone No., including area code, of agent for service)

Item 5. Other Events

On April 16,2003, Juniata Valley Financial Corp. issued a press release reporting the authorization of a repurchase plan. The aforementioned is attached as an exhibit to this current report on Form 8-K.

SIGNATURES

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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.
----(Registrant)

Date: April 16, 2003 -----

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

EXHIBIT INDEX

Exhibit No. Description

99 Press Release of Juniata Valley Financial Corp.

dated April 16, 2003.