

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

JUNIATA VALLEY FINANCIAL CORP  
Form 8-K  
October 29, 2003

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) September 30, 2003

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  
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(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)

Item 5. Other Events

On October 29, 2003 Juniata Valley Financial Corp. issued a press release reporting the third quarter earnings. 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.  
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(Registrant)

Date: October 29, 2003

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

EXHIBIT INDEX

Exhibit No.  
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Description  
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Press Release of Juniata Valley Financial Corp.  
dated October 29, 2003.