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

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) October 27, 2004

JUNIATA VALLEY FINANCIAL CORP.

(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

(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)

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.

(Registrant)

Date: October 27, 2004

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

EXHIBIT INDEX

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