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JUNIATA VALLEY FINANCIAL CORP  
Form 8-K  
February 16, 2005

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) December 31, 2004

JUNIATA VALLEY FINANCIAL CORP.

(Exact Name of Registrant as Specified in its Charter)

Pennsylvania	00013232	23-2235254
(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 Instructions 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))

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[ ] Pre-commencement communications pursuant to Rule 13e-4 (c) under the Exchange Act (17 CFR 240.13e-4 c))

Item 2.02. Results of Operations and Financial Condition

On February 16, 2005, Juniata Valley Financial Corp. issued a press release reporting 2004 year end financial results. The aforementioned is attached as an exhibit 99.1 to this current report on Form 8-K.

Item 8.01. Other Events

On February 16, 2005 Juniata Valley Financial Corp. issued a press release declaring a special cash dividend. The aforementioned is attached as an exhibit 99.2 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: February 16, 2005

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

EXHIBIT INDEX

Exhibit No. 99.1 -----	Description
	Press Release of Juniata Valley Financial Corp. dated February 16, 2005, concerning year end results.
Exhibit No. 99.2 -----	Description
	Press Release of Juniata Valley Financial Corp. dated February 16, 2005, declaring special cash dividend.