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JUNIATA VALLEY FINANCIAL CORP
Form 8-K
July 30, 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) July 30, 2003

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)

Item 5. Other Events

On July 30, 2003 Juniata Valley Financial Corp. issued a press release reporting the second quarter earnings. The aforementioned is attached as an exhibit to this current report on Form 8-K.

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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: July 30, 2003

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

EXHIBIT INDEX

Exhibit No.	Description
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99	Press Release of Juniata Valley Financial Corp. dated July 30, 2003.