

PELICAN FINANCIAL INC  
Form 8-K  
November 04, 2004

**UNITED STATES**  
**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 report) **November 3, 2004**

**Pelican Financial, Inc.**

(Exact name of registrant as specified in its charter)

**Deleware**  
(State or other jurisdiction  
of incorporation)

**1-14986**  
(Commission  
File Number)

**58-2298215**  
(IRS Employer  
Identification Number)

**3767 Ranchero Drive, Ann Arbor, Michigan**  
(Address of principal executive offices)

**48108**  
(Zip Code)

**734-662-9733**

(Registrant's telephone number, including area code)

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(Former name or former address, if change since last report)

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Section 2-Financial Information

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Item 2.02 Results of Operations and Financial Condition

On November 3, 2004, Pelican Financial, Inc. issued a press release commenting on 2004 third quarter earnings. A copy of the press release is furnished as Exhibit 99.

**Exhibit**  
99 Pelican Financial, Inc. press release November 3, 2004

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.

Pelican Financial, Inc.

/s/ Charles C. Huffman  
Charles C. Huffman  
President and Chief Executive Officer

Dated: November 4, 2004