

BAR HARBOR BANKSHARES

Form 8-K

July 21, 2004

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**SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C.**

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of  
the Securities and Exchange Act of 1934**

**Date of Report:  
July 21, 2004**

**BAR HARBOR BANKSHARES**

**MAINE**

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(State)

**841105-D**

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(Commission File Number)

**01-0293663**

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(IRS Employer ID)

**Address of Principal Executive Offices:**

PO Box 400, 82 Main Street  
Bar Harbor, ME 04609-0400

Registrant's Telephone Number: (207) 288-3314

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**ITEM 5- OTHER EVENTS AND REGULATION FD DISCLOSURE.**

On July 20, 2004, the Bar Harbor Bankshares Board of Directors declared a regular quarterly cash dividend of \$0.20 per common share. The dividend will be payable September 15, 2004 to shareholders of record at the close of business on August 20, 2004.

**ITEM 7 FINANCIAL STATEMENTS AND EXHIBITS**

- (a) Financial statements: Not applicable
- (b) Pro forma financial information: Not applicable
- (c) Exhibits:

99.1 Copy of Company's press release dated July 21, 2004 filed herewith.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: July 21, 2004

**BAR HARBOR BANKSHARES**

/s/ Gerald Shencavitz

Gerald Shencavitz  
Chief Financial Officer