

BAR HARBOR BANKSHARES  
Form 8-K  
October 22, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 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 22, 2004**

Bar Harbor Bankshares  
(Exact Name of Registrant as Specified in Its Charter)

**Maine**  
(State or Other Jurisdiction of Incorporation)

841105-D                      01-0393663

(Commission File Number) (IRS Employer Identification No.)

P.O. Box 400  
Main Street, Bar Harbor, ME 04609-0400  
(Address of Principal Executive Offices) (Zip Code)

(207) 288-3314  
(Registrant's Telephone Number, Including Area Code)

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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))

**ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

Bar Harbor Bankshares issued a press release today announcing that on October 19, 2004, its Board of Directors declared a cash dividend of \$0.20 per common share for the quarter ended September 30, 2004. The dividend will be payable December 15, 2004 to shareholders of record at close of business on November 19, 2004. A copy of the Company's press release is filed with this current report as an exhibit.

**ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS**

(c) Exhibits.

1. Copy of Company's press release dated October 22, 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: October 22, 2004

BAR HARBOR BANKSHARES

/s/Gerald Shencavitz

Gerald Shencavitz  
Chief Financial Officer