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21ST CENTURY HOLDING CO
Form 8-K
August 17, 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: August 16, 2004
(Date of earliest event reported)

21ST CENTURY HOLDING COMPANY

(Exact name of registrant as specified in its charter)

Florida	0-2500111	65-0248866
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(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

3661 West Oakland Park Blvd., Suite 300 Lauderdale Lakes, FL	33311
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(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: (954) 581-9993

(Former Name or Former Address, if Changed Since Last Report)

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

(a) Exhibits.

99.1 21st Century Holding Company Press Release, dated August 16, 2004.

Item 12. Results of Operations and Financial Condition.

On August 16, 2004, 21st Century Holding Company issued a press release to report its preliminary estimate of losses due to Hurricane Charley and revise previously reported guidance regarding the Company's anticipated earnings for 2004 fiscal year as a result of claims made in connection with this hurricane. A copy of the press release is attached to this current report on Form 8-K as Exhibit 99.1 and incorporated herein reference.

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The information in this Current Report on Form 8-K and Exhibit 99.1 attached hereto is hereby intended to be furnished pursuant to Item 12. "Results of Operations and Financial Condition." As provided in General Instruction B.6 of SEC Form 8-K, such information shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that section, and it shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or under the Exchange Act, whether made before or after the date hereof, except as expressly set forth by specific reference in such filing 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.

21ST CENTURY HOLDING COMPANY

Date: August 17, 2004

By: /s/ RICHARD A. WIDDICOMBE

Name: Richard A. Widdicombe
Title: Chief Executive Officer
(Principal Executive Officer)

Date: August 17, 2004

By: /s/ JAMES GORDON JENNINGS, III

Name: James Gordon Jennings, III
Title: Chief Financial Officer
(Principal Accounting and Financial Officer)

EXHIBIT INDEX

Exhibit No.	Exhibit Title
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99.1	21st Century Holding Company Press Release, dated August 16, 2004.