

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

(State)

841105-D

(Commission File Number)

01-0293663

(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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EX-99.1 PRESS RELEASE DATED 7-21-2004

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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