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Wilber CORP Form 8-K October 22, 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 reported): October 22, 2004

The Wilber Corporation

(Exact name of registrant as specified in its charter)

245 Main Street, Oneonta, New York 13820
-----(Address of principal executive offices)

Registrant's telephone number, including area code: (607) 432-1700

Not Applicable

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

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))

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Item 2.02 Results of Operations and Financial Condition.

October 22, 2004, The Wilber Corporation issued a press release announcing the declaration of its quarterly dividend and earnings for the quarter ended September 30, 2004. The press release is filed as Exhibit 99.1 to this report.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits.

Exhibit

No. Description ----

99.1 Press release, dated October 22, 2004.

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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.

THE WILBER CORPORATION
----(Registrant)

/s/ Joseph E. Sutaris

Joseph E. Sutaris

Treasurer & Chief Financial Officer

Date: October 22, 2004

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EXHIBIT INDEX

Exhibit

No. Description

99.1 Press release, dated October 22, 2004