

FRANKLIN FINANCIAL SERVICES CORP /PA/  
Form 8-K  
October 27, 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 25, 2004**

**FRANKLIN FINANCIAL SERVICES CORPORATION**

(Exact name of registrant as specified in its new charter)

**Pennsylvania**  
(State or other jurisdiction  
of incorporation)

**0-12126**  
(Commission  
File Number)

**23-144083**  
(IRS Employer  
Ident. No.)

**20 South Main Street, Chambersburg, PA**  
(Address of principal executive office)

**17201**  
(Zip Code)

Registrant's telephone number, including area code

**(717) 264-6116**

**N/A**  
(Former name or former address, if changes since last report)

Check the appropriate box below if the Form 8-K is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 8.01 Other Events.

The press release of Franklin Financial Services Corporation dated October 25, 2004 and attached

hereto as Exhibit 99, announces its 2004 third quarter earnings and is incorporated by reference herein.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits.

The following exhibits are filed herewith:

<b>Number</b>	<b>Description</b>
99	Press Release, dated October 25, 2004 of Franklin Financial Services Corporation

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.

FRANKLIN FINANCIAL  
SERVICES CORPORATION

By: /s/ William E. Snell, Jr.  
William E. Snell, Jr., President  
and Chief Executive Officer

Dated: October 25, 2004