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UNION BANKSHARES INC Form 8-K July 28, 2004

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): July 27, 2004

(Exact name of registrant as specified in its charter)

UNION BANKSHARES, INC.

(State or other jurisdiction (Commission (IRS Employer of incorporation) File Number) Identification Number)
Vermont 000-28449 03-0283552

(Address of principal executive offices)

20 Main St., P.O. Box 667 (Zip Code) Morrisville, VT 05661-0667

Registrant's telephone number, including area code: (802) 888-6600

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

Not applicable

Item 7: Financial Statements and Exhibits

The following Exhibit, referred to in Item 12 of the Report is furnished, not filed; herewith:

c) Exhibits:

99.1 Union Bankshares, Inc. Second Quarter Report to shareholders mailed July 27, 2004

Item 12: Disclosure of Operations and Financial Condition

As provided in General Instruction B.6 to Form 8-K, the information furnished in this Item 12 and in Exhibit 99.1 hereto shall not be deemed filed for purposes of Section 18 of the Securities and Exchange Act of 1934, as amended, nor shall it be deemed incorporated by reference in any filing with the Securities and Exchange Commission, except as shall be expressly provided by specific reference in such filing.

On July 27, 2004, Union Bankshares, Inc. mailed its Second Quarter unaudited report to shareholders, a copy of which is furnished with this Form 8-K as Exhibit 99.1, presenting information concerning our results of operations and financial condition for our year to date and second quarter ended, June 30, 2004 and the declaration of a dividend.

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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.

	Union Bankshares, Inc.
July 27, 2004	/s/ Marsha A. Mongeon
	Marsha A. Mongeon, Chief Financial Officer
July 27, 2004	/s/ Kenneth D. Gibbons
	Kenneth D. Gibbons, President/Chief Executive Officer
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EXHIBIT INDEX

99.1 Union Bankshares, Inc., Second Quarter Report to shareholders mailed July 27, 2004.