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AQUA AMERICA INC Form 11-K June 28, 2005

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

FORM 11-K

[X] ANNUAL REPORT PURSUANT TO SECTION 15 (d) OF THE SECURITIES EXCHANGE ACT OF 1934 [NO FEE REQUIRED] For the fiscal year ended December 31, 2004

OR

[] TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 [NO FEE REQUIRED]

For the transition period from ______ to

Commission file number 1-6659

A. Full title of the Plan:

AQUA AMERICA, INC. EMPLOYEES 401(k) SAVINGS PLAN AND TRUST

B. Name of issuer of the securities held pursuant to the Plan and the address of its principal executive office:

AQUA AMERICA, INC. 762 W. LANCASTER AVENUE BRYN MAWR, PA 19010

AQUA AMERICA, INC. EMPLOYEES 401(K) SAVINGS PLAN AND TRUST

The following audited financial statements are included with this report:

| Exhibit | | Page |
|---------|---|------|
| | | |
| 23.1 | Consent of Beard Miller Company LLP | 4 |
| 99.1 | Financial Statements and Supplemental Schedules | 5 |
| | as of December 31, 2004 and 2003 | |

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Pursuant to the requirements of the Securities Exchange Act of 1934, Aqua America, Inc. has duly caused this annual report to be signed by the undersigned thereunto duly authorized.

AQUA AMERICA, INC. EMPLOYEES 401(K) SAVINGS PLAN AND TRUST

Plan Sponsor: Date

/s/ Roy H. Stahl 6/27/05

Roy H. Stahl

Executive Vice President and General Counsel

Aqua America, Inc.