PELICAN FINANCIAL INC Form 8-K November 04, 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 report) November 3, 2004

Pelican Financial, Inc.

(Exact name of registrant as specified in its charter)

Deleware (State or other jurisdiction of incorporation)

1-14986 (Commission File Number)

58-2298215 (IRS Employer Identification Number)

3767 Ranchero Drive, Ann Arbor, Michigan (Address of principal executive offices)

48108 (Zip Code)

734-662-9733

(Registrant s telephone number, including area code)

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

Section	2-Financial Information
0	Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
o 240.1	Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 4d-2(b))
o	Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
0	Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Item 2.02 Results of Operations and Financial Condition

On November 3, 2004, Pelican Financial, Inc. issued a press release commenting on 2004 third quarter earnings. A copy of the press release is furnished as Exhibit 99.

Exhibit

99 Pelican Financial, Inc. press release November 3, 2004

2

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.

Pelican Financial, Inc.

/s/ Charles C. Huffman Dated: November 4, 2004 Charles C. Huffman

President and Chief Executive Officer