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	UNITED STATES	
SECURITIES	AND EXCHANGE CO	OMMISSION
	Washington, D.C. 20549	
	FORM 8-K	
	CURRENT REPORT	
Pursuant to Section	on 13 or 15(d) of the Securities Excha	ange Act of 1934
Date of Rep	ort (Date of earliest event reported) Novemb	er 8, 2005
C&F FIN	NANCIAL CORPOR	RATION
(Ex	act Name of Registrant as Specified in Its Charter)
Virginia	000-23423	54-1680165
(State or other jurisdiction of	(Commission File Number)	(I.R.S. Employer
incorporation or organization)		Identification No.)
th and Main Streets P.O. Roy 391 We	est Point Virginia	23181

Eighth and Main Streets, P.O. Box 391, West Point, Virginia (Address of principal executive offices)

(Zip Code)

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

- " 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-4c under the Exchange Act (17 CFR 240-13e-4c)

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Item 8.01 Other Events

On November 8, 2005, C&F Financial Corporation issued a news release announcing the board of directors declaration of a cash dividend payable January 1, 2006. The company also announced the directors authorization to repurchase up to 5 percent of the company s common stock over the next twelve months. A copy of the company s news release is attached as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference into this Item 8.01.

Item 9.01. Financial Statements and Exhibits

- (c) Exhibits
 - 99.1 C&F Financial Corporation news release dated November 8, 2005

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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.

C&F FINANCIAL CORPORATION REGISTRANT

Date: November 9, 2005 By: /s/ Thomas F. Cherry

Thomas F. Cherry Chief Financial Officer

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