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AQUA AMERICA INC Form 11-K June 20, 2006

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 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, 2005

OR

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

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:

Financial Statements and Supplementary Schedule as of December 31, 2005 and 2004

Exhibit

23.1 Consent of Beard Miller Company LLP

99.1 Financial Statements and Supplemental Schedules as of December 31, 2005 and 2004

SIGNATURE

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

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/s/ Roy H. Stahl 6/20/06

Roy H. Stahl Executive Vice President and General Counsel Aqua America, Inc.