

BERKSHIRE HILLS BANCORP INC

Form 8-K

November 10, 2005

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 reported) November 8, 2005

BERKSHIRE HILLS BANCORP, INC.

(Exact name of registrant as specified in its charter)

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| <u>Delaware</u> (State or other jurisdiction of incorporation) | <u>0-51584</u> (Commission File Number) | <u>04-3510455</u> (IRS Employer Identification No.) |
| <u>24 North Street, Pittsfield, Massachusetts</u> (Address of principal executive offices) | | <u>01201</u> (Zip Code) |

Registrant's telephone number, including area code: (413) 443-5601

Not Applicable

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing 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-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 8.01 Other Items.

On November 8-9, 2005, Berkshire Hills Bancorp, Inc. (the Company), the holding company for Berkshire Bank, gave a presentation as part of the investors conference. A copy of the Company's presentation dated November 8-9, 2005 is attached as Exhibit 99.1 and incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

- (a) Financial Statements of Businesses Acquired: Not applicable
- (b) Pro Forma Financial Information: Not applicable
- (c) Exhibits

| <u>Number</u> | <u>Description</u> |
|---------------|--------------------------|
| 99.1 | Power Point Presentation |

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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.

BERKSHIRE HILLS BANCORP, INC.

Dated: November 10, 2005

By: /s/ Wayne F. Patenaude
Wayne F. Patenaude
Senior Vice-President and Chief
Financial Officer