

SMART & FINAL INC/DE  
Form 8-K  
July 15, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(d) OF THE**  
**SECURITIES EXCHANGE ACT OF 1934**

**Date of Report (Date of earliest event reported)**

**July 15, 2004**

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**SMART & FINAL INC.**

**(Exact name of Registrant as specified in its charter)**

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**Delaware**  
**(State of Incorporation)**

**001-10811**  
**(Commission File Number)**

**95-4079584**  
**(I.R.S. Employer**  
**Identification No.)**

**600 Citadel Drive**

**90040**

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**City of Commerce, California**  
(Address of principal executive offices)

(Zip Code)

**Registrant's telephone number, including area code: (323) 869-7500**

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**Item 12. Results of Operations and Financial Condition.**

On July 15, 2004, Smart & Final Inc. issued a News Release announcing the results of operations for the quarter ended June 13, 2004.

Each non-GAAP financial measure presented in the news release is included because our management uses information of this nature to monitor and evaluate our operating results and trends on an on-going basis. Our management believes the non-GAAP information is also useful to our investors and users of our financial statements in order to provide insight into our operating results and related trends that affect our business. In addition, our management uses non-GAAP financial information and measures internally for financial analysis and other purposes.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly authorized this report to be signed on its behalf by the undersigned hereunto duly authorized.

SMART & FINAL INC.

Date: July 15, 2004

By:

/s/ Richard N. Phegley

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Richard N. Phegley  
*Senior Vice President and  
Chief Financial Officer*

**EXHIBIT INDEX**

| <u>Exhibit No.</u> | <u>Description</u>                                     |
|--------------------|--|
| 99                 | News Release of Smart & Final Inc. dated July 15, 2004 |