#### PEOPLES FINANCIAL CORP /MS/

Form 4 July 21, 2005

### FORM 4

#### **OMB APPROVAL**

### UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

**OMB** 3235-0287 Number:

if no longer subject to Section 16. Form 4 or

Check this box

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

January 31, Expires: 2005 Estimated average

Form 5 obligations may continue.

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

**SECURITIES** 

burden hours per response... 0.5

See Instruction

30(h) of the Investment Company Act of 1940

1(b).

Peoples

Financial

Corp/MS/

07/21/2005

(Print or Type Responses)

1. Name and Ac SWETMAN	Symbol	PEOPLES FINANCIAL CORP /MS/			5. Relationship of Reporting Person(s) to Issuer  (Check all applicable)			
(Last) P.O. BOX 14		3. Date of (Month/D 02/12/20	•	ansaction	_X_ Director _X_ 10% Owner _X_ Officer (give title Other (specify below) below) President/CEO			
DII OVI MS	(Street)		ndment, Da	Č	6. Individual or Jo Applicable Line) _X_ Form filed by 0 Form filed by N	One Reporting Pe	rson	
(City)	S 39533-1416 (State) (State)	Zip) <b>Tabl</b> e	e I - Non-D	Perivative Securities Acq	Person			
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transactic Code (Instr. 8)	4. Securities Acquired on(A) or Disposed of (D) (Instr. 3, 4 and 5)  (A)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	

Code V Amount (D)

1,000

P

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

07/21/2005

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

(Instr. 3 and 4)

759,916

D

Price

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

#### Edgar Filing: PEOPLES FINANCIAL CORP /MS/ - Form 4

	2.	3. Transaction Date		4.	5.	6. Date Exerc		7. Titl		8. Price of	9. Nu
Derivative Security (Instr. 3)	Conversion or Exercise Price of Derivative Security	(Month/Day/Year)	Execution Date, if any (Month/Day/Year)	Transact Code (Instr. 8)	orNumber of Derivativ Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	<b>:</b>		Amou Under Securi (Instr.	lying	Derivative Security (Instr. 5)	Deriv Secur Bene Own Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

# **Reporting Owners**

Reporting Owner Name / Address	Relationships						
Toporting o where the control of the	Director	irector 10% Owner Officer		Other			
SWETMAN CHEVIS P.O. BOX 1416 BILOXI, MS 39533-1416	X	X	President/CEO				

## **Signatures**

Chevis C
Swetman

\*\*Signature of Reporting Person

O7/21/2005

### **Explanation of Responses:**

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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