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JOHNSON STUART Form 4 April 02, 2003

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

() Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Insturction 1(b) OMB Number: 3235- Expires: January 31, Estimated average burd hours per response			2005 en		
	STA	ATEMENT OF C	HANGES IN BENEFICIA	OWNERSHIP	
17(Inv	a) of the Public estment Company A	Utility Hold: ct of 1940	ing Company Act of	change Act of 1934, Secti	the
1.	Name (Last, First	t Middle) and	d Address of Report	ing Person*	
	Johnson, Stud 125 Dunbar A Corinth, MS	venue			
2.	Issuer Name and	Ticker or Tra	ading Symbol		
	The Peoples	Holding Compa	any (PHC)		
3.	IRS Identification	on Number of	Reporting Person,	f an entity (Voluntary)	
	427-92-9330				
4.	Statement for Mon	nth/Day/Year			
	March 31, 20	03			
5.	If Amendment, Dat	te of Origina	al (Month/Day/Year		
6.	Relationship of 1	Reporting Pe	rson(s) to Issuer (Check all applicable)	
	() Directo		() 10% O		
	Executive '	Vice Preside	nt		
7.	(X) Form f	iled by One 1	ling (Check Applical Reporting Person than One Reporting		
Tab	le I Non-Deri	vative Secur	ities Acquired, Dis	posed of, or Beneficially	
		+ 2. Trans- action	2a.Deemed 3. T	rans- 4.Securities Acquetion or Disposed of	uired (A) 5. Amou

| Date | Date, if | Code | (Instr.3,4 and 5)

Bene

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(Instr.3)	! !	any	(Instr.8)				Owne
					 (A) or		Tran
	(Mo/Dy/Yr)			Amount	(D)	Price	
Reminder: Report	on a separate lin	ne for each c	lass of secui	rities benef	ically ov	wned direct	ly or in
*If the form is f	iled by more than	one reporti	ng person, se	ee Instructi	on 4(b)(v	J) .	
-	ond to the collect		rmation conta	ained in thi	s are not	required	to respo
FORM 4 (Continued)						
TABLE II Deri (e.g	vative Securities	-	-		-	d	
					=======		

1. Title of Derivative	2. Convers-	3. Trans-	3A.Deemed	·	nsact-	•
Security (Instr.3) 	ion or Exercise Price of Derivative Security	action Date 	Execution Date, if any 	·	Code str.8)	Deri Secu Acqu Disp (D)(
 	 +	 (Mo/Dy/Yr) -+	 (Mo/Dy/Yr) +	+	+	+
Phantom Stock	 	03/31/2003	I I	A	 	159.55
 	 	 	 	 -+		

+			+	+	+
7. 	Securities (Instr. 3 and	1 3	8. Price of Deriv- ative Security (Instr.5) +	9. Number of Deriv- ative Securities Beneficially Owned Following Reported Transaction(s) (Instr.4)	
Comr	mon Stock	159.55 	\$42.20 (2) 	159.55 	D

Explanation of Responses:

⁽¹⁾ The stock units are to be settled 100% in common stock upon the reporting person's normal ret for hardship reasons.

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(2) The phantom stock units were accrued under the PHC deferred compensation plan.

/s/ Stuart Johnson	April 2, 2003		
**Signature of Reporting Person	Date		

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.

^{**} Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).