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PEOPLES FINANCIAL CORP /MS/

Form 8-K December 06, 2002

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934

December 6, 2002 Date of Report (Date of earliest event reported)

PEOPLES FINANCIAL CORPORATION (Exact name of registrant as specified in its charter)

Mississippi (State or other jurisdiction of (Commission File Number) (IRS Employer Identificat incorporation)

0-30050

64-0709834 No.)

152 Lameuse Street Biloxi, MS 39530 (Address, including zip code, of principal executive office)

(228) 435-5511 (Registrant's telephone number, including area code)

ITEM 5. OTHER EVENTS

On December 6, 2002, Peoples Financial Corporation issued a press release announcing a stock repurchase program and the declaration of a dividend.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

- (c) Exhibits.
 - Press Release issued by Peoples Financial Corporation dated December 6, 2002, headed "Peoples Financial Corporation Declares Dividend and Stock Repurchase."

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.

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Dated: December 6, 2002

PEOPLES FINANCIAL CORPORATION

By: /s/ Chevis C. Swetman

Chevis C. Swetman

Chairman, President and CEO

INDEX TO EXHIBITS

EXHIBIT NUMBER	DESCRIPTION
99	Press Release issued by Peoples Financial Corporation dated December 6, 2002, headed "Peoples Financial Corporation Declares Dividend and Stock Repurchase."