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PEOPLES FINANCIAL CORP /MS/  
Form 8-K  
October 17, 2003

FORM 8 - K

CURRENT REPORT

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

October 17, 2003  
Date of Report (Date of earliest event reported)

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

Mississippi	0-30050	64-0709834
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification 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 October 16, 2003, Peoples Financial Corporation issued a statement to the media in response to their inquiries about a lawsuit filed against The Peoples Bank.

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

(c) Exhibits.

99. Statement issued by Peoples Financial  
Corporation dated October 16, 2003

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.

Dated: October 17, 2003

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PEOPLES FINANCIAL CORPORATION

By: /s/ Chevis C. Swetman

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Chevis C. Swetman  
Chairman, President and CEO