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PEOPLES FINANCIAL CORP /MS/  
Form SC 13G/A  
February 13, 2003

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934

(Amendment No. 4)

Peoples Financial Corporation

-----  
(Name of Issuer)

Common Stock

-----  
(Title of Class of Securities)

71103B102

-----  
(CUSIP Number)

1 NAME OF REPORTING PERSON/I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS  
(ENTITIES ONLY)

Ella Mae Barq

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP  
(See instructions)

(a) / /  
(b) / /

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America

-----  
NUMBER OF  
SHARES  
BENEFICIALLY  
OWNED BY EACH

5 SOLE VOTING POWER  
454,040  
-----

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REPORTING PERSON 6 SHARED VOTING POWER  
None  
-----  
7 SOLE DISPOSITIVE POWER  
454,040  
-----  
8 SHARED DISPOSITIVE POWER  
None  
-----  
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
454,040  
-----  
10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES  
[ ] (See instructions)  
-----  
11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)  
8.13 %  
-----  
12 TYPE OF REPORTING PERSON (See instructions)  
IN  
-----  
1 NAME OF REPORTING PERSON/I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS  
(ENTITIES ONLY)  
Chevis C. Swetman  
-----  
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP  
(See instructions) (a) / /  
(b) / /  
-----  
3 SEC USE ONLY  
-----  
4 CITIZENSHIP OR PLACE OF ORGANIZATION  
United States of America  
-----  
5 SOLE VOTING POWER  
566,824  
-----  
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON 6 SHARED VOTING POWER  
485,850  
-----  
7 SOLE DISPOSITIVE POWER  
566,824  
-----  
8 SHARED DISPOSITIVE POWER  
485,850  
-----  
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

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1,052,674

-----  
10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

[        ]        (See instructions)

-----  
11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

18.84 %

-----  
12 TYPE OF REPORTING PERSON (See instructions)

IN

-----  
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 10549

SCHEDULE 13G UNDER THE SECURITIES  
EXCHANGE ACT OF 1934

Item 1(a). Name of Issuer

Peoples Financial Corporation

Item 1(b). Name of Issuer's Principal Executive Offices:

Howard and Lameuse Streets  
Biloxi, MS 39530

Item 2(a). Name of Person Filing:

Chevis C. Swetman

Item 2(b). Address or Principal Business Office or, if None, Residence:

1210 Beach Blvd., Biloxi, Mississippi 39530

Item 2 (c). Citizenship:

United States of America

Item 2 (d). Title of Class of Securities:

Common stock

Item 2 (e). CUSIP Number:

71103B102

Item 3. This statement is filed pursuant to Rule 13d-1(c) for Mrs. Barq  
and Mr. Swetman as individuals.

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- Item 4. Ownership
- (a) Amount Beneficially Owned: 1,052,674
  - (b) Percent of Class: 18.84%
  - (c) Number of Shares as to which such person has:
    - (i) sole power to vote or to direct the vote: 566,824
    - (ii) shared power to vote or to direct the vote: 485,850
    - (iii) sole power to dispose or to direct the disposition of: 566,824
    - (iv) shared power to dispose or to direct the disposition of: 485,850

Item 5. Ownership of Five Percent or Less of a Class.  
Not applicable.

Item 6. Ownership of More than Five Percent on Behalf of Another Person.  
Not applicable.

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported  
Not applicable.

Item 8. Identification and Classification of Members of a Group.  
Not applicable.

Item 9. Dissolution of Group.  
Not applicable.

Item 10. Certification.

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

/s/ Ella Mae Barq  
-----  
Ella Mae Barq

February 13, 2003  
-----  
Date

/s/ Chevis C. Swetman  
-----  
Chevis C. Swetman

February 13, 2003  
-----  
Date

The undersigned persons, on February 13, 2003, agree and consent to the joint filing on their behalf of this Schedule 13G in connection with their beneficial

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ownership of the common stock of Peoples Financial Corporation at December 31, 2002.

/s/ Ella Mae Barq

-----  
Ella Mae Barq

February 13, 2003

-----  
Date

/s/ Chevis C. Swetman

-----  
Chevis C. Swetman

February 13, 2003

-----  
Date