

PEOPLES FINANCIAL CORP /MS/

Form 8-K

October 18, 2005

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549  
FORM 8-K  
CURRENT REPORT PURSUANT  
TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934  
Date of Report (Date of earliest event reported) October 18, 2005  
PEOPLES FINANCIAL CORPORATION**

(Exact Name of Registrant as Specified in its Charter)

Mississippi

(State or Other Jurisdiction of Incorporation)

0-30050

(Commission File Number)

64-0709834

(IRS Employer Identification No.)

152 Lameuse Street Biloxi, MS

(Address of Principal Executive Offices)

39530

(Zip Code)

(228) 435-5511

(Registrant's Telephone Number, Including Area Code)

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instructions A.2 below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02. Results of Operations and Financial Condition

On October 18, 2005, Peoples Financial Corporation issued a press release announcing its earnings for the first nine months of 2005.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits

- 99.1 Press Release issued by Peoples Financial Corporation dated October 18, 2005, headed Hurricane Katrina Impacts Peoples Financial Corporation Net Income .
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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 18, 2005

PEOPLES FINANCIAL CORPORATION

By: /s/ Chevis C. Swetman

Chevis C. Swetman  
Chairman, President and CEO