

SWETMAN CHEVIS C  
Form SC 13G/A  
February 14, 2006

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

**SCHEDULE 13G**

**Under the Securities Exchange Act of 1934  
(Amendment No. 7)\***

Peoples Financial Corporation

(Name of Issuer)

Common Stock

(Title of Class of Securities)

71103B102

(CUSIP Number)

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be filed for the purpose of Section 18 of the Securities Exchange Act of 1934 ( Act ) or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

CUSIP No.

NAMES OF REPORTING PERSONS:

1

Ella Mae Barq

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY):

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS):

2

(a)

(b)

SEC USE ONLY:

3

CITIZENSHIP OR PLACE OF ORGANIZATION:

4

United States of America

SOLE VOTING POWER:

5

NUMBER OF 484,891

SHARED VOTING POWER:

SHARES BENEFICIALLY OWNED BY 6

None

SOLE DISPOSITIVE POWER:

EACH REPORTING PERSON 7

484,891

SHARED DISPOSITIVE POWER:

WITH: 8

None

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON:

9

484,891

**10** CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS):

o

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

8.74%

**12** TYPE OF REPORTING PERSON (SEE INSTRUCTIONS):

IN

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CUSIP No.

NAMES OF REPORTING PERSONS:

1

Andrew Tanner Swetman

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY):

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS):

2

(a)

(b)

SEC USE ONLY:

3

CITIZENSHIP OR PLACE OF ORGANIZATION:

4

United States of America

SOLE VOTING POWER:

5

NUMBER OF 330,090

SHARED VOTING POWER:

SHARES BENEFICIALLY OWNED BY 6

None

SOLE DISPOSITIVE POWER:

EACH REPORTING PERSON 7

330,090

SHARED DISPOSITIVE POWER:

WITH: 8

None

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON:

9

330,090

**10** CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS):

o

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

5.95%

**12** TYPE OF REPORTING PERSON (SEE INSTRUCTIONS):

IN

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CUSIP No.

NAMES OF REPORTING PERSONS:

1

Chevis C. Swetman

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY):

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS):

2

(a)

(b)

SEC USE ONLY:

3

CITIZENSHIP OR PLACE OF ORGANIZATION:

4

United States of America

SOLE VOTING POWER:

5

NUMBER OF 283,446

SHARED VOTING POWER:

SHARES BENEFICIALLY OWNED BY 6

486,771

SOLE DISPOSITIVE POWER:

EACH REPORTING PERSON 7

283,446

SHARED DISPOSITIVE POWER:

WITH: 8

486,771

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON:

9

770,217

**10** CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS):

o

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

13.88%

**12** TYPE OF REPORTING PERSON (SEE INSTRUCTIONS):

IN

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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. Ella Barq , Mr. Andrew Swetman and Mr. Chevis Swetman as individuals.

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Item 4. Ownership

- (a) Amount Beneficially Owned: 770,217
- (b) Percent of Class: 13.88%
- (c) Number of Shares as to which such person has:
  - (i) sole power to vote or to direct the vote: 283,446
  - (ii) shared power to vote or to direct the vote: 486,771
  - (iii) sole power to dispose or to direct the disposition of: 283,446
  - (iv) shared power to dispose or to direct the disposition of: 486,771

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.

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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 February 9, 2006

Ella Mae Barq Date

/s/ Andrew Tanner Swetman February 9, 2006

Andrew Tanner Swetman Date

/s/ Chevis C. Swetman February 9, 2006

Chevis C. Swetman Date

The undersigned persons, on February 9, 2006, agree and consent to the joint filing on their behalf of this Schedule 13G in connection with their beneficial ownership of the common stock of Peoples Financial Corporation at December 31, 2005.

/s/ Ella Mae Barq February 9, 2006

Ella Mae Barq Date

/s/ Andrew Tanner Swetman February 9, 2006

Andrew Tanner Swetman Date

/s/ Chevis C. Swetman February 9, 2006

Chevis C. Swetman Date