PEOPLES FINANCIAL CORP /MS/ Form 5 Jar F

January 21, 2	014								
FORM 5						OMB APPROVAL			
UNITED STATES SECURITIES AND EXCHANGE COMMISSION						OMB Number:	3235-0	362	
Check this no longer s			Washington, D.C. 20549				Expires:	January	31, 005
to Section 1 Form 4 or I 5 obligation may contin Sag Instruc-	Form ANN ns ue.				ANGES IN BEN SECURITIES	EFICIAL	Estimated a burden hou response	average rs per	1.0
See Instruction 1(b). Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,									
Form 3 Ho Reported Form 4 Transaction Reported					g Company Act of ompany Act of 194		n		
1. Name and Address of Reporting Person <u>*</u> O'Keefe Jeffrey H			2. Issuer Name and Ticker or Trading Symbol PEOPLES FINANCIAL CORP /MS/ [pfbx]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last)	(First) (M	liddle)	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 02/12/2001			_X_ Director Officer (give below)		Owner er (specify	
2338 BEAU	CHENE		02/12/20	001					
	(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)			6. Individual or Joint/Group Reporting (check applicable line)			
BILOXI, N	ASÂ 39532-3134					_X_ Form Filed by (Form Filed by M Person			
(City)	(State) ((Zip)	Table	e I - Non-Deri	vative Securities Acc	uired, Disposed of	, or Beneficial	ly Owned	
(Instr. 3) any		emed on Date, if Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A)	Securities Beneficially Owned at end	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature o Indirect Beneficial Ownershij (Instr. 4)	l	

Peoples Financial Р 10 Ι For Son 12/31/2013 12/31/2013 А \$0 996 Corp/ MS/ Peoples Financial Ρ 9 Ι For Son 12/31/2013 12/31/2013 Α \$0 1,005 Corp/ MS/

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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.

(Instr. 3 and 4)

or

Amount (D) Price

SEC 2270 (9-02)

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 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	int of rlying	8. Price of Derivative Security (Instr. 5)	9. O B O E I S E I S T I (I
				(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships					
1	Director	10% Owner	Officer	Other		
O'Keefe Jeffrey H 2338 BEAU CHENE BILOXI, MS 39532-3134	ÂX	Â	Â	Â		
Signatures						
Jeffrey H. 01/2	21/2014					

O'Keefe <u>**</u>Signature of

Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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Remarks:

Represents Plan Participant directed transaction in the PFC Dividend Reinvestment/Stock Purchase Plan.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.