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DICKERSON MARSHALL

Form 5

February 14, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

() C	Check this box if	OMB APPROVAL					
no lo	onger subject to	OMB Numbe	r: 3235-0362				
Secti	on 16. Form 4 or	Expires:	January 31, 2005				
Form	5 obligations may	-	average burden				
	nue. See Insturction 1(b)	hours per	response1.0				
() F	orm 3 Holdings Reported						
(V) E	Town A Transactions Departed						
(A) f	orm 4 Transactions Reported						
	STATEMENT OF CHANGES IN BENEFIC	CIAL OWNERSHIP					
17(a)	d pursuant to Section 16(a) of the Securities of the Public Utility Holding Company act of Stment Company Act of 1940	-					
1. N	Name and Address of Reporting Person*						
	Marshall Dickerson						
	105 West College Street						
	Booneville, MS 38829						
2. I	ssuer Name and Ticker or Trading Symbol						
	Peoples Holding Company (PHC)						
3. I	RS Identification Number of Reporting Person	n, if an entity	(Voluntary)				
	587-46-2993						
4. S	Statement for Month/Day/Year						
	December 31, 2002						
5. I	f Amendment, Date of Original (Month/Day/Ye	ear)					
6. R	Relationship of Reporting Person(s) to Issuer	c (Check all ap	plicable)				
	(X) Director () 10%	owner					
	() Officer (give title below) () Oth		low)				
							
7. I	<pre>individual or Joint/Group Filing (Check Appli</pre>	icable Line)					
	() Form filed by More than One Reporti	ing Person					

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Table I Non-D	erivative Securi	ties Acquired,	Disposed of	enements	cially O	wned		
+	2. Trans- action Date 	Execution		4.Securities Acquired (A) or Disposed of (D) (Instr.3,4 and 5)			5. Amo	
	 (Mo/Dy/Yr)	 (Mo/Dy/Yr) -+		 Amount +	(A) or (D)	 Price +	(s) an	
Common Stock		,	,	,	-T	T	5,	
Common Stock	01/20/99		P4	469	А	31.50		

Reminder: Report on a separate line for each class of securities benefically 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.

(Over) SEC 1474 (9-02)

FORM 5 (Continued)

TABLE II - - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

+	+	+	+	+	+
1. Title of Derivative	2. Convers-	3. Trans-	3A Deemed	4. Transact-	5. Numb
Security	ion or	action	Execution	ion Code	Deri
(Instr.3)	Exercise	Date	Date, if	(Instr.8)	Secu
1	Price of	1	any		Acqu
1	Derivative	1			Disp
1	Security	1			(D) (
1	1	1			and
1	1		+	+	+
I	1	(M/D/Y)	(M/D/Y)	Code V	(A)

Phantom Stock

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

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7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8 . 	Price of Deriv- ative Security (Instr.5)	9. 	Number of Deriv- ative Securities Beneficially Owned at end		Ownershi of Deriv Security Direct(D	
	Title	Amount or Number of Shares				of Year	 	Indirect (Instr.4
 			 -		 +	(Instr.4)	 	(111501.4
'		'	'			58.21	'	D
Expl	anation of Res	ponses:						
/s/ Marshall Dickerson			February 14, 2		2003			
**Signature of Reporting Person				Date				

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.

Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).