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JOHNSON STUART Form 5 February 14, 2003

FORM 5

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

no longe Section Form 5	ck this box if er subject to 16. Form 4 or bbligations may e. See Insturction 1(b)	OMB APPROVAL OMB Number: 3235-0362 Expires: January 31, 2005 Estimated average burden hours per response1.0
() For	m 3 Holdings Reported	
() For	n 4 Transactions Reported	
	STATEMENT OF CHANGES IN BENEFICIAL	OWNERSHIP
17(a) o	ursuant to Section 16(a) of the Securities Esc f the Public Utility Holding Company act of 19 ent Company Act of 1940	
1. Name	e and Address of Reporting Person*	
	Stuart Johnson 125 Dunbar Avenue Corinth, MS 38834	
2. Issi	uer Name and Ticker or Trading Symbol	
	Peoples Holding Company (PHC)	
3. IRS	Identification Number of Reporting Person, if	an entity (Voluntary)
	427-92-9330	
4. Sta	tement for Month/Day/Year	
	December 31, 2002	
5. If 2	Amendment, Date of Original (Month/Day/Year)	
6. Rela	ationship of Reporting Person(s) to Issuer (Ch	eck all applicable)
	() Director () 10% Own (X) Officer (give title below) () Other (
	Executive Vice President and Chief Finan	cial Officer
7. Ind.	ividual or Joint/Group Filing (Check Applicable (X) Form filed by One Reporting Person () Form filed by More than One Reporting Pe	

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______ Table I - - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned ______ |1. Title of |2. Trans- |2a.Deemed |3. Trans- | 4.Securities Acquired (A) |5. Amou | action | Execution | action | or Disposed of (D) | Secu | Security | Date | Date, if | Code | (Instr.3,4 and 5) | any | (Instr.8)| | Bene (Instr.3) Owne |----------| of I and Common Stock Common Stock 81

Common Stock 5,01

(1) Prior to December 31, 2001, the reporting person had acquired 650.37 shares of the Company's 401(k) Plan. The end of period holdings reflect ownership as the most recent plan statement

(2) Prior to December 31, 2001, the reporting person had acquired 4,781.43 shares of the Company ESOP Plan. The end of period holdings have been adjusted to reflect shares allocated during

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

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

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(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)

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 	 		(M/D/Y) +		(M/D/Y)			
Employee Stock Opi	·							
7. Title and Amount of Underlying Securities (Instr. 3 and 4)		•	9. Number of Deriv-		10.	10. Ownershi of Deriv Security		
Title	Amount or Number of Shares 				of Year (Instr.	Direct(I Indirect (Instr.4		
*	-				3,500	.00	-+	D
Explanation of Resp	ponses:							

/s/ Stuart Johnson

February 14, 2003

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.

^{**}Signature of Reporting Person

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