SEC Form 3

FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

OMB APPROVAL

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Image: Control of Section 2 (Last) (Middle) 1.4 Relationship of Reporting Person(s) to Issuer (Check all applicable) 5. If Amendment, Date of Original Filed (OrioU2/2004) (1399 GLEN BIRNHAM ROAD A month of Section 2 (Street) Streetor 10% Owner 6. If Amendment, Date of Original Filed (OrioU2/2004) (Street) EADS TN 38028 Other (specify below) Other (specify below) 6. If Amendment, Date of Original Filed (OrioU2/2004) (Street) EADS TN 38028 Other (specify below) Other (specify below) Image: Check all applicable) The check all applicable) Che	1. Name and A Cianciola		2. Date of Event Requiring Stater (Month/Day/Yea 09/14/2004	ment	3. Issuer Name and Ticker or Trading Symbol PEOPLES HOLDING CO [PHC]						
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Table 1 - Non-Derivative Securities Beneficially Owned1. Title of Security (Instr. 4)2. Amount of Securities Beneficially Owned (Instr. 4)3. Ownership Form: Direct (D) (Instr. 5)4. Nature of Indirect Beneficial Ownership (Instr. 5)Common Stock50,180D D D Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrunts, options, convertible securities)1. Title of Derivative Security (Instr. 4)2. Date Exercisable and Expiration Date (Month/Day/Year)3. Title and Amount of Securities Underlying Derivative Securities4. Sonversion or Exercise Price of Derivative Security (Instr. 5)1. Title of Derivative Security (Instr. 4)2. Date Exercisable and Expiration Date (Month/Day/Year)3. Title and Amount of Securities Underlying Derivative Securities4. Sonversion or Exercise Price of 									Form filed b	y More than One	
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Expiration Date (Month/Day/Year) Underlying Derivative Security (Instr. 4) Conversion or Exercise Price of Derivative Security Ownership Form: Direct (D) or Indirect (I) (Instr. 5) Beneficial Ownership (Instr. 5) Date Exercisable Expiration Date Expiration Date Title Amount of Shares Ownership or Exercise Security Ownership Form: Direct (D) or Indirect (I) (Instr. 5) Beneficial Ownership (Instr. 5)											
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Stock Option - Right To Buy (1) 04/26/2012 Common Stock 22,619 12.09 D							or Number of	Derivative	or Indirect		
	Stock Option	n - Right To Bu	ıy	(1)	04/26/2012	Common Stock	22,619	12.09	D		

Explanation of Responses:

1. The stock options were granted prior to the Renasant Bancshare Corp/The Peoples Holding Company merger of 07/01/04. They became fully vested and exercisable on that date.

Francis J. Cianciola

** Signature of Reporting Person

09/14/2004 Date

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

 \ast If the form is filed by more than one reporting person, see Instruction 5 (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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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 Number.