

FIRST BANCSHARES INC /MO/  
Form 8-K  
October 14, 2004  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

**FORM 8-K**

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15 (d) OF THE

SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): October 14, 2004

First Bancshares, Inc.

(Exact name of registrant as specified in its charter)

Missouri

000-22842

43-1654695

State or other jurisdiction

Commission

(I.R.S. Employer

of incorporation

File Number

Identification No.)

142 East First Street, Mountain Grove, Missouri

65711

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number (including area code) (417) 926-5151

Not Applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions.

—

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

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Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

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Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

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Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 8.01. Other Events**

On October 14, 2004, First Bancshares Inc., announced that it would have an increase in its net income for the quarter ended September 30, 2004, as a result of the receipt of life insurance proceeds from the death of an insured covered under policies purchased in June 2003. A copy of the press release issued by First Bancshares, Inc. is included as Exhibit 99.1 and is incorporated by reference herein.

**Item 9.01. Financial Statements and Exhibits**

**Exhibit**

99.1

Press Release dated October 14, 2004

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

FIRST BANCSHARES, INC.

DATE: October 14, 2004

By:

/s/ Charles W. Schumacher

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Charles W. Schumacher

Chairman, President and Chief Executive Officer

(Principal Executive Officer)

By:

/s/Susan J. Uchtman

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Susan J. Uchtman

Chief Financial Officer

(Principal Financial and Accounting Officer)

**Exhibit 99.1**