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CITIZENS IN Form 4 October 07, 2												
FORM	Л									OMB AF	PROVAL	_
	4 UNITED S	STATES SI				ND EX D.C. 20		NGE C	OMMISSION	OMB Number:	3235-0	287
Check this box if no longer				U	·					Expires:	January	31, 005
If no longer STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF subject to Section 16. Section 16. Form 4 or Form 5 Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section may continue. 30(h) of the Investment Company Act of 1940							e Act of 1934, 1935 or Sectior	Estimated average burden hours per response		0.5		
(Print or Type R	lesponses)											
1. Name and A SCOTT RIC	ddress of Reporting I HARD C	Sy	mbol			Ticker or	Tradiı	ıg	5. Relationship of Issuer	Reporting Pers	son(s) to	
(Last)		CITIZENS INC [CIA] 3. Date of Earliest Transaction						(Check all applicable)				
(Last) (First) (Middle) 400 EAST ANDERSON LANE			(Month/Day/Year) 10/06/2005						X_ Director 10% Owner Officer (give title 0ther (specify below) below)			
				endment, Date Original onth/Day/Year)					6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting			
(City)		(Zip)	Table	I No	D	animatina	Same	tion A no	Person	on Donoficial	le: Oermod	
1.Title of Security (Instr. 3)		2. Transaction Date 2A. Deemed			a. 4. Securities Acquired 3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8)				5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	of 6. Ownership 7. Natu Form: Direct Indirect (D) or Benefic Indirect (I) Owners (Instr. 4) (Instr. 4		1
Citizens, Inc. Class A Common	10/06/2005			Code P	v	Amount 400	or (D) A	Price \$ 5.74	(Instr. 3 and 4) 2,620	D		
Stock (1)												
Citizens, Inc. Class A Common Stock (1)	10/06/2005			Р		200	A	\$ 5.73	2,820	D		
Citizens, Inc. Class A Common Stock (1)	10/06/2005			Р		200	A	\$ 5.72	3,020	D		

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Citizens,						
Inc. Class 10/06/2005	D	20	٨	\$	2 040	D
A Common	P	20	A	۵ 5.739	5,040	D
Stock (1)						

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.

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. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	;	ate	7. Tit Amou Under Secur (Instr	int of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owna Follo Repo Trans (Instr
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address		Relationships							
i o	Director	10% Owner	Officer	Other					
SCOTT RICHARD C 400 EAST ANDERSON LANE AUSTIN, TX 78752	E X								
Signatures									
/s/Dr. Richard 10, C. Scott	/07/2005								
<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).

(1) This transaction was an open market purchase.

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

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