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RILEY HAR Form 4	OLD E										
November 08	3, 2005										
FORM	4 1111) STATE	SFCUR	TIF	S A 1	ND FY('HAN	JCF (OMMISSION		PPROVAL
	UNITE	JAIL				D.C. 205				OMB Number:	3235-0287
if no long subject to Section 10 Form 4 or Form 5 obligatior	Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations Form 17(a) of the Public Ltt					ITIES e Securiti	Expires: January 3 200 Estimated average burden hours per response 0				
may conti <i>See</i> Instru 1(b). (Print or Type R	lection	30(h)) of the In	vestm	ent (Company	y Act	of 194	0		
(Find of Type K	(esponses)										
1. Name and A RILEY HAF	ddress of Reportin ROLD E	g Person <u>*</u>	2. Issuer Symbol CITIZE			Ticker or 7	Frading	g	5. Relationship of Issuer	Reporting Pers	son(s) to
(Last)	(First)	(Middle)	3. Date of		-	-			(Check	k all applicable	:)
400 EAST A	ANDERSON L	ANE	(Month/D 11/07/20	-	r)				X Director X Officer (give below)	X 10% title Othe below) Chairman	6 Owner er (specify
	(Street)		4. If Ame Filed(Mor			te Original			6. Individual or Jo Applicable Line) _X_ Form filed by O Form filed by M	One Reporting Pe	rson
AUSTIN, T	X 18152								Person		F0
(City)	(State)	(Zip)	Tabl	e I - No	on-D	erivative S	Securit	ies Acq	uired, Disposed of	, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	2. Transaction Da (Month/Day/Yea	r) Executio any	med on Date, if Day/Year)	Code		4. Securit n(A) or Di (Instr. 3, 4	sposed	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Indirect Beneficial
0.4				Code	V	Amount	(D)	Price	(Instr. 3 and 4)		
Citizens, Inc. Class A Common Stock (1)	11/07/2005			G	V	10,000	D	\$ 6.03	4,258,787	D	
Citizens, Inc. Class A Common Stock									382,160	I	Spouse
Citizens, Inc. Class B Common Stock									936,181	I	Family Trust

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

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)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	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	e and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	orNumber	Expiration D	ate	Amou	int of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	Secu
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivativ	e		Securi	ities	(Instr. 5)	Bene
	Derivative				Securities			(Instr.	3 and 4)		Owne
	Security				Acquired						Follo
	•				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									Amount		
						Date	Expiration	TC 1	or		
						Exercisable	Date	Title	Number		
				~	(1) (D)				of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
RILEY HAROLD E 400 EAST ANDERSON LANE AUSTIN, TX 78752	Х	Х	Chairman				
Signatures							

gnau

/s/Harold E. Riley	11/08/2005			
<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) These shares were gifted to the Neal T. "Buddy" Jones, Jr. Endowed Scholarship Fund at Baylor University.

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