

KANSAS CITY LIFE INSURANCE CO
 Form 4
 July 15, 2005

FORM 4

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
BIXBY ROBERT PHILIP

2. Issuer Name and Ticker or Trading Symbol
KANSAS CITY LIFE INSURANCE CO [KCLI]

5. Relationship of Reporting Person(s) to Issuer
 (Check all applicable)

(Last) (First) (Middle)
3520 BROADWAY
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
06/08/2005

Director 10% Owner
 Officer (give title below) Other (specify below)
 Pres., CEO & Chairman of Board

KANSAS CITY, MO 64111

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) | | | |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|---------|---|-----------------------|
| | | | Code | V | Amount | (D) | Price | | | |
| Common Stock \$1.25 par value | 06/08/2005 | | P | | 2,000 | A | \$ 46.01 | 377,975 | I | See Footnotes (1) (2) |
| Common Stock \$1.25 par value | 06/10/2005 | | P | | 2,300 | A | \$ 46.9074 | 380,275 | I | See Footnotes (1) (2) |
| Common Stock \$1.25 par value | 06/13/2005 | | P | | 900 | A | \$ 46.71 | 381,175 | I | See Footnotes (1) (2) |

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| | | | | | | | | |
|-------------------------------|------------|---|-------|---|------------|---------|---|-----------------------|
| Common Stock \$1.25 par value | 06/14/2005 | P | 2,200 | A | \$ 46.9795 | 383,375 | I | See Footnotes (1) (2) |
| Common Stock \$1.25 par value | 06/15/2005 | P | 60 | A | \$ 46.73 | 383,435 | I | See Footnotes (1) (2) |
| Common Stock \$1.25 par value | 06/30/2005 | P | 600 | A | \$ 46.53 | 384,035 | I | See Footnotes (1) (2) |
| Common Stock \$1.25 par value | 07/01/2005 | P | 3,200 | A | \$ 46.9855 | 387,235 | I | See Footnotes (1) (2) |
| Common Stock \$1.25 par value | 07/05/2005 | P | 3,200 | A | \$ 46.76 | 390,435 | I | See Footnotes (1) (2) |
| Common Stock \$1.25 par value | 07/12/2005 | P | 3,100 | A | \$ 47 | 393,535 | I | See Footnotes (1) (2) |

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.

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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) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Number of Derivative Securities Beneficially Owned Following Reported Transaction (Instr. 6) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|---|
| | | | | | | Date Exercisable | Expiration Date | Title | Amount or Number of Shares |
| | | | | | | Code | V | (A) | (D) |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|---|---------------|-----------|--------------------------------|-------|
| | Director | 10% Owner | Officer | Other |
| BIXBY ROBERT PHILIP 3520 BROADWAY KANSAS CITY, MO 64111 | X | X | Pres., CEO & Chairman of Board | |

Signatures

Robert Philip Bixby, signed by Wm. A. Schalekamp as Power of Attorney 07/14/2005

__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) As a co-trustee of the Walter E. Bixby Descendants Trust with Angeline I. Bixby and Walter E. Bixby, Mr. Bixby shares the power to dispose of these shares of Common Stock; and
- As reported on a Schedule 13D filed by the Bixby family group with the Securities and Exchange Commission on November 2, 2004, the
- (2) sole voting power for all the shares described herein is held by Mr. Lee M. Vogel pursuant to a Voting Agreement dated October 31, 2004.

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.