

KANSAS CITY LIFE INSURANCE CO
 Form 5
 February 14, 2008

FORM 5

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).
 Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL 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

1. Name and Address of Reporting Person *
 HUDSON NANCY BIXBY

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)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
 12/31/2007

Director 10% Owner
 Officer (give title below) Other (specify below)

C/O KANSAS CITY LIFE INSURANCE CO, 3520 BROADWAY

(Street)

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

6. Individual or Joint/Group Reporting

(check applicable line)

KANSAS CITY, MO 64111

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 at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
				(A) Amount or (D) Price			
Common Stock, \$1.25 par value	12/31/2007	Â	J(1)(2)	55,403 D \$ ⁽¹⁾ / ₍₂₎	2,280,333	I	See Footnote (3) (4) (5)
Common Stock, \$1.25	12/31/2007	Â	J(1)(2)	52,869 A \$ ⁽¹⁾ / ₍₂₎	0	I	See Footnote (3) (4) (5)

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

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(9-02)

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. of D Se B O E Is F (I
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HUDSON NANCY BIXBY C/O KANSAS CITY LIFE INSURANCE CO 3520 BROADWAY KANSAS CITY, MO 64111	Â X	Â X	Â	Â

Signatures

Nancy Bixby Hudson, signed by William A. Schalekamp as power of attorney

02/07/2008

__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) Effective on December 31, 2007, pursuant to the mandatory provisions of the agreement of JRB Interests, Ltd. (the "Partnership"), (a) an indirect pecuniary interest in 54,287 shares of common stock, \$1.25 par value of the Kansas City Life Insurance Company ("Common Stock"), owned by the Partnership were transferred from Ms. Hudson in her capacity as a co-trustee of the GST Nancy Bixby Hudson Trust and the Issue Trust for Nancy Bixby Hudson (collectively, the "NBH Trusts"), each a Class C limited partner, to the Class B limited partners, (b) an indirect pecuniary interest in 8 shares of Common Stock owned by the Partnership were transferred from Ms. Hudson, as an individual general partner, to the Class B limited partners;

(2) ; (c) an indirect pecuniary interest in 1,107 shares of Common Stock owned by the Partnership were transferred from Ms. Hudson in her capacity as co-trustee of the NBH Trusts, each a general partner, to the Class B limited partners and (d) an indirect pecuniary interest in 52,869 shares of Common Stock owned by the Partnership were transferred to Ms. Hudson, as a Class B limited partner in her capacity as a co-trustee of each of the NBH Trusts, from the other non-Class B limited partners and the general partners.

(3)

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As a general partner of the Partnership, Ms. Hudson shares with the other general partners of the Partnership the power to dispose of all of the 2,966,312 shares of Common Stock owned by the Partnership, but disclaims beneficial interest in all but 1,948,765 shares owned by the Partnership, as she only has a pecuniary interest in 1,948,765 shares owned by the Partnership.

These shares include: (a) 1,948,541 shares for which Ms. Hudson, as a beneficiary of the NBH Trusts (each general and limited partners of the Partnership), has an indirect pecuniary interest, (b) 224 shares for which Ms. Hudson as an individual general partner of the

- (4) Partnership has an indirect pecuniary interest; and (c) 331,568 shares for which Ms. Hudson, in her capacity as trustee and a beneficiary of the Nancy Bixby Hudson Trust dated December 11, 1997, a Missouri trust (the "1997 Trust"), has the sole power to dispose of and an indirect pecuniary interest.

As reported on a Schedule 13D filed by the Bixby family group with the Securities and Exchange Commission on November 2, 2004, the

- (5) 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 provided 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.