

KANSAS CITY LIFE INSURANCE CO  
 Form 4  
 November 25, 2008

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 0.5

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)

3. Date of Earliest Transaction (Month/Day/Year)  
 11/14/2008

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

C/O KANSAS CITY LIFE INSURANCE CO, 3520 BROADWAY

(Street)

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

KANSAS CITY, MO 64111

(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 Ownership (Instr. 4)
			Code	V	Amount (A) or (D) Price		
Common Stock \$1.25 par value	11/14/2008		P(1)(2)		250 A \$ 39.96	2,067,566	I See Footnotes (3) (4) (5) (6)
Common Stock \$1.25 par value	11/14/2008		P(1)(2)		250 A \$ 39.96	2,067,816	I SeeFootnotes (3) (4) (5) (6)
Common Stock	11/14/2008		P(1)(2)		250 A \$ 39.96	2,068,066	I See Footnotes (3) (4) (5) (6)

\$1.25 par value

Common Stock \$1.25 par value	11/17/2008	P <sup>(1)(2)</sup>	500	A	\$ 38.15	2,068,566	I	See Footnotes <u>(3)</u> <u>(4)</u> <u>(5)</u> <u>(6)</u>
----------------------------------	------------	---------------------	-----	---	----------	-----------	---	--

Common Stock \$1.25 par value	11/17/2008	P <sup>(1)(2)</sup>	500	A	\$ 38.15	2,069,066	I	See Footnotes <u>(3)</u> <u>(4)</u> <u>(5)</u> <u>(6)</u>
----------------------------------	------------	---------------------	-----	---	----------	-----------	---	--

Common Stock \$1.25 par value	11/17/2008	P <sup>(1)(2)</sup>	500	A	\$ 38.15	2,069,566	I	See Footnotes <u>(3)</u> <u>(4)</u> <u>(5)</u> <u>(6)</u>
----------------------------------	------------	---------------------	-----	---	----------	-----------	---	--

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.**

SEC 1474  
(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. Number of Derivative Securities Beneficially Owned Following Reported Transaction (Instr. 6)
--	--	--------------------------------------	--	--------------------------------	---	--	---	--	---

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
BIXBY ROBERT PHILIP C/O KANSAS CITY LIFE INSURANCE CO 3520 BROADWAY KANSAS CITY, MO 64111	X	X	Pres., CEO, & Chair of Board	

## Signatures

Robert Philip Bixby, signed by Wm. A. Schalekamp as Power of Attorney

11/25/2008

\_\_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) On 11/14/2008 and 11/17/2008, a total of 2,250 shares of common stock, \$1.25 par value, were purchased for Walter E. Bixby Descendants Trust (see footnote 2.)  
  
2,250 shares total were purchased for R. Philip Bixby as Trustee for the following trusts and in the stated amounts: Walter E. Bixby Descendants Trust FBO Walter E. Bixby IV, R. Philip Bixby, Trustee, et al. - 750 shares; Walter E. Bixby Descendants Trust FBO Kai M. Bixby, R. Philip Bixby, Trustee, et al. - 750 shares; and Walter E. Bixby Descendants Trust FBO Adam J. Bixby, R. Philip Bixby, Trustee, et al. - 750 shares.
- (2) As a general partner of the Partnership, Mr. Bixby shares with the WEB Trust (a general partner of the Partnership) and the other trustees of the WEB Trust (each of whom is also a general partner of the Partnership) the power to dispose of all of the 2,358,340 shares of Common Stock owned by the Partnership. Mr. Bixby disclaims beneficial ownership in all but 2,067,316 shares owned by the Partnership as he has a pecuniary interest in only 2,067,316 shares owned by the Partnership. These shares include: (a) 1,921,804 shares for which Mr. Bixby as a limited partner and a general partner of the Partnership, in his capacity as a co-trustee of the WEB Trust, has an indirect pecuniary interest, (b) 193 shares for which Mr. Bixby as an individual general partner of the Partnership has an indirect pecuniary interest, and (c) 145,320 shares for which Mr. Bixby as a limited partner, in his capacity as the sole trustee of each of the RPB Trusts, has an indirect pecuniary interest.
- (3) 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 395,785 shares of Common Stock;
- (4) These shares do not include shares beneficial ownership in any of Kansas City Life Insurance Company's benefit plans;
- (5) As reported on a Schedule 13D filed by the Bixby family group with the Securities and Exchange Commission on November 2, 2004, the 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.
- (6)

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.