

tel: 212.656.5026
fax: 212.656.5893
pmadho@nyse.com

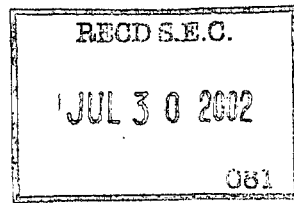
1-13004



cert nys



July 30, 2002



Ms. Krista M. Hughes
Branch Chief
Securities and Exchange Commission
Branch of Filer Support 2
Room 1004 -- STOP/1-4
450 Fifth Street, NW
Judiciary Plaza
Washington, DC 20549

PROCESSED
JUL 31 2002
THOMSON
FINANCIAL

Dear Ms. Hughes:

The New York Stock Exchange certifies approval for listing and registration under the Securities Exchange Act of 1934, CITIZENS, INC., Class A Common Stock, no par value and requests immediate acceleration of registration. Adequate distribution assured. Form 8-A received on July 30, 2002. Tentative listing date - Not yet determined.

Sincerely,

Paras Madho