

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

OMB APPROVAL

OMB Number: 3235-0104

Estimated average burden

hours per response: 0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934
or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* <u>LAURA WHITAKER STEPHENS</u> <u>1995 TRUST</u> <hr/> (Last) (First) (Middle) <u>111 CENTER STREET</u> <hr/> (Street) <u>LITTLE</u> <u>AR</u> <u>72201</u> <u>ROCK</u> <hr/> (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) <u>11/24/2003</u>	3. Issuer Name and Ticker or Trading Symbol <u>CONNS INC [CONN]</u> <hr/> 4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director <input checked="" type="checkbox"/> 10% Owner Officer (give title below) Other (specify below)	5. If Amendment, Date of Original Filed (Month/Day/Year) <hr/> 6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person
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Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
<u>Common Stock</u>	<u>51,282</u>	<u>I</u>	<u>By voting trust</u>

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			

Explanation of Responses:

Remarks:

Todd Ferguson, attorney in fact 11/24/2003
for reporting person

** Signature of Reporting Person Date

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

* If the form is filed by more than one reporting person, see Instruction 5 (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).

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

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 Number.

POWER OF ATTORNEY

for Executing Forms 3, 4 and 5 and
Schedules 13D and 13G

KNOW ALL MEN BY THESE PRESENTS, that the undersigned
hereby constitutes and appoints David A. Knight,
William B. Keisler and Todd C. Ferguson the
undersigned's true and lawful attorneys-in-fact to:

(1) execute, for and on behalf of the undersigned,
any one or more Forms 3, 4, and 5 in accordance with
Section 16(a) of the Securities Exchange Act of
1934, as amended (the "Exchange Act"), and the rules
thereunder, and any Schedules 13D and 13G, and any
amendments thereto, in accordance with Section 13 of
the Exchange Act, and the rules thereunder;

(2) do and perform any and all acts, for and on behalf
of the undersigned, that may be necessary or desirable
to complete the execution of any such Forms 3, 4 or 5,
and Schedules 13G and 13D, and any amendments thereto,
and the timely filing of such forms and schedules with
the United States Securities and Exchange Commission
and any other authority; and

(3) take any other action of any type whatsoever in
connection with the foregoing that, in the opinion of
any such attorney-in-fact, may be of benefit to, in
the best interest of, or legally required by, the
undersigned, it being understood that the documents
executed by such attorney-in-fact on behalf of the
undersigned, pursuant to this Power of Attorney, shall
be in such form and shall contain such terms and
conditions as such attorney-in-fact may approve in
his discretion.

The undersigned hereby grants to the foregoing
attorneys-in-fact full power and authority to do and
perform each and every act and thing whatsoever
requisite, necessary, and proper to be done in the
exercise of any of the rights and powers herein

granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorneys-in-fact, or their substitutes, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorneys-in-fact, in serving in such capacity at the request of the undersigned, are not assuming any of the undersigned's responsibilities to comply with Sections 13 and 16 of the Exchange Act, or other applicable securities laws or rules.

IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this 17th day of November, 2003.

Laura Whitaker Stephens 1995 Trust

By: /s/Jon E.M. Jacoby

Signature Trustee

Jon E.M. Jacoby

Printed Name