FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

	OMB APPROVAL										
ОМ	IB Number:	3235-0287									
Est	imated average t	ourden									

0.5

hours per response:

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

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* FRANK THOMAS J SR				2. Issuer Name and Ticker or Trading Symbol CONNS INC [CONN]								(Ch	elationship o eck all applic X Directo	,						
(Last) 3295 CO	(Fi	,	(Middle)			3. Date of Earliest Transaction (Month/Day/Year) 12/08/2003									X Officer (give title Other (specify below) Chairman / CEO					
(Street) BEAUMONT TX 77701					4.	4. If Amendment, Date of Original Filed (Month/Day/Year)								Line	Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person					
(City)	(S		(Zip)	2 Doris	vativ	vo So	ouri	tios Ac	quiro	LDi	cnocod.	of o	r Dor	oficiall	v Owned					
Table I - Non-Deriva 1. Title of Security (Instr. 3) 2. Transac Date (Month/Date)			saction	tion 2A. Deemed Execution Date,		3. Tran Code	3. 4. Secu Transaction Dispose Code (Instr. 5)		rities Acquired (A) or ed Of (D) (Instr. 3, 4 and		5. Amount of Securities Beneficially Owned Following		6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership					
									Code	v	Amount	ınt (A) or (D) Pri		Price	Reported Transaction(s) (Instr. 3 and 4)				Instr. 4)	
Common Stock 12/08/				8/200)3	3		J		200,1	.52	52 A \$0 ⁽¹⁾		715	715,222		D			
Common Stock														594	594,930		I I	By the FJF Retained Annunity Frust #2		
	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 E if any (Month/Day	ate, Transa Code (5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisa Expiration Date (Month/Day/Year		е	7. Title and Amo of Securities Underlying Derivative Secu (Instr. 3 and 4)		s Security	8. Price of Derivative Security (Instr. 5)	9. Number derivative Securities Beneficia Owned Following Reported Transacti (Instr. 4)	e s illy	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Co	Code	v	(A)	(D)	Date Exercisa		Expiration Date	Title		Amount or Number of Shares						
Preferred Stock	(1)	12/08/2003			J ⁽¹⁾			19,252	(1)		(1)	Com		200,152	(1)	0		D		

Explanation of Responses:

1. Pursuant to the mandatory redemption provisions of the Issuer's preferred stock, the reporting person redeemed 19,252 shares of preferred stock for shares of common stock based upon a cash redemption price of \$145.55 per share of preferred stock divided by the Issuer's initial public offering price of \$14.00 per share.

<u>/s/ Thomas J. Frank, Sr.</u> <u>12/09/2003</u>

** 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 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).

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.