

Dyer Daniel Clinton
Form 4
November 14, 2005

FORM 4

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

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

OMB APPROVAL

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(Print or Type Responses)

1. Name and Address of Reporting Person *
Dyer Daniel Clinton

2. Issuer Name **and** Ticker or Trading
Symbol
WORLD ACCEPTANCE CORP
[WRLD]

5. Relationship of Reporting Person(s) to
Issuer

(Check all applicable)

(Last) (First) (Middle)
230 4TH AVE. NORTH SUITE 500

3. Date of Earliest Transaction
(Month/Day/Year)
11/14/2005

____ Director ____ 10% Owner
X Officer (give title below) ____ Other (specify below)
SVP, Central Division

(Street)
NASHVILLE, TN 37219

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

6. Individual or Joint/Group Filing(Check
Applicable Line)
X 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 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, no par value	11/09/2005		M		600	A	\$ 23.53	600	D
Common stock, no par value	11/09/2005		M		600	A	\$ 16.55	1,200	D
Common stock, no par value	11/09/2005		M		400	A	\$ 8.29	1,600	D
Common stock, no	11/09/2005		M		800	A	\$ 8.39	2,400	D

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par value

Common
stock, no
par value

11/09/2005

S

2,400

D

\$
28.32 0

D

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. De Se (In
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Employee Stock option, right to buy	\$ 23.53	11/09/2005		M	600	10/28/2005	10/28/2014	common	600	\$
Employee stock option, right to buy	\$ 16.55	11/09/2005		M	600	10/24/2005	10/24/2013	common	600	\$
Employee stock option, right to buy	\$ 8.29	11/09/2005		M	400	10/24/2005	10/24/2012	common	400	\$
Employee stock option, right to buy	\$ 8.39	11/09/2005		M	800	10/17/2005	10/17/2011	common	800	\$

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Dyer Daniel Clinton 230 4TH AVE. NORTH SUITE 500 NASHVILLE, TN 37219			SVP, Central Division	

Signatures

Daniel Clinton Dyer	11/14/2005
<u> </u> 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).

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

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