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QC Holdings, Inc. Form 8-K November 02, 2005

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

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

November 2, 2005
Date of Report (Date of earliest reported):

QC HOLDINGS, INC. (Exact name of registrant as specified in its charter)

Kansas (State or other jurisdiction of incorporation or organization)

48-1209939 (I.R.S. Employer Identification No.)

9401 Indian Creek Parkway, Suite 1500 Overland Park, Kansas (Address of principal executive offices)

66210 (Zip Code)

(913) 234-5000 (Registrant's telephone number, including area code)

Not applicable (Former name and former fiscal year, if since last report.)

Not applicable (Former address)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- [] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- [] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 2.02. Results of Operations and Financial Condition

See attached as Exhibit 99.1 to this Form 8-K a News Release dated November 2, 2005 concerning the QC Holdings, Inc. (the "Company") financial results for the three and nine months ended September 30, 2005.

The information in this Item 2.02, and Exhibit 99.1 to this Current Report on Form 8-K, shall not be deemed "filed" for the purposes of or otherwise subject to the liabilities under Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"). Unless expressly incorporated into a filing of the Company under the Securities Act of 1933, as amended (the "Securities Act"), or the Exchange Act made after the date hereof, the information contained in this Item 2.02 and Exhibit 99.1 hereto shall not be incorporated by reference into any filing of the Company, whether made before or after the date hereof, regardless of any general incorporation language in such filing.

Item 9.01 Financial Statements and Exhibits

- (c) Exhibits
 - 99.1 News release issued by QC Holdings, Inc., dated November 2, 2005, titled "QC Holdings, Inc. Reports Third Quarter Results" that reports the Company's financial results for the three and nine months ended September 30, 2005.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this Report to be signed on its behalf by the undersigned hereunto duly authorized.

QC Holdings, Inc.

Date: November 2, 2005 By: /s/ Douglas E. Nickerson

Douglas E. Nickerson Chief Financial Officer (Principal Financial and Accounting Officer)