

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 WASHINGTON, DC 20549
 FORM 4
 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

() Check this box if no longer subject to Section 16.

1. Name and Address of Reporting Person
 Ludwig, Allan J.
 55755 County Road 27
 Bristol, IN 46507
2. Issuer Name and Ticker or Trading Symbol
 Lakeland Financial Corporation (LKFN)
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Year
 12/2000
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 Director () 10% Owner
 Officer (give title below) () Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Trans- action Date (Month/ Day/ Year)	3. Trans- action Code		4. Securities Acquired (A) or Disposed of (D)			5. Amount of Securities Beneficially Owned at End of Month	6. Owner- ship Form: Direct (D) or Indirect (I)	7. Nature of In- direct Bene- ficial Owner- ship
		Code	V	Amount	A/D	Price			
Common Stock	12/01/2000	P		2600	A	\$11.250000		D	
Common Stock	12/06/2000	P		100	A	\$11.408800		D	
Common Stock	12/14/2000	P		900	A	\$11.727700	25492	D	

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.		
Title of Derivative Security	Conver- sion or Exercise Price of Deriv- ative Security	Transac- tion Date (Month/ Day/Year)	Transac- tion Code	Number of Derivative Securities Acquired(A) Disposed(D)	Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities		Number of Shares	Price of Derivative Security	9. Number of Deriv- ative Secur- ities Benefi- cially Owned at End of Month	10. Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- direct (I)	11. Nature of Bene- ficial Owner- ship
						Title	Amount					

Explanation of Responses:

SIGNATURE OF REPORTING PERSON
 /s/ Allan J. Ludwig

DATE
 01/03/2001