

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

Date of Report August 19, 2004  
(Date of earliest event reported) August 19, 2004

Lakeland Financial Corporation  
(Exact name of Registrant as specified in its charter)

Indiana  
(State or other jurisdiction of incorporation)

0-11487 35-1559596  
(Commission File Number) (I.R.S. Employer Identification Number)

202 East Center Street, P.O. Box 1387, Warsaw, Indiana 46581-1387  
(Address of principal executive offices) (Zip Code)

(574) 267-6144 (Registrant's  
telephone number, including area code)

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(a) Financial Statements of Business Acquired.

None.

(b) Pro Forma Financial Information.

None.

(c) Exhibits.

99.1 Form of notice, dated August 19, 2004, regarding early  
termination of blackout period

Item 11. Temporary Suspension of Trading Under Registrant's Employee Benefit  
Plans

The blackout period on trading of Lakeland Financial Corporation equity securities scheduled to continue through August 27, 2004, has ended early on August 19, 2004. Fidelity Investments, the new record keeper for the Lakeland Financial Corporation 401(k) Plan, accomplished its transition as record keeper earlier than expected. Other than the earlier ending date, there are no material changes in the information contained in the prior report.

Lakeland notified its directors and executive officers that the previously announced blackout period has ended early. A copy of the notice sent to the directors and executive officers is attached as Exhibit 99.1 to this Form 8-K.



SIGNATURES

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.

LAKELAND FINANCIAL CORPORATION

Dated: August 19, 2004

By: /s/David M. Findlay  
David M. Findlay  
Chief Financial Officer

Microsoft Word 10.0.4219;  
NOTICE TO DIRECTORS AND EXECUTIVE OFFICERS  
OF LAKELAND FINANCIAL CORPORATION  
CONCERNING YOUR RIGHTS  
REGARDING LAKELAND STOCK

August 19, 2004

On June 23, 2004, we notified you that, as a director or executive officer of Lakeland Financial Corporation ("Lakeland"), you would be prohibited from conducting certain transactions in Lakeland securities during Lakeland's transition of record keepers for the Lakeland Financial Corporation 401(k) Plan. Originally, this prohibition was scheduled to terminate on August 27, 2004. Fidelity Investments, the new record keeper for the Lakeland Financial Corporation 401(k) Plan, accomplished the transition earlier than expected. Therefore, the blackout period on trading in Lakeland equity securities is being terminated, effective today, August 19, 2004. Subject to the other limitations under the securities laws (Section 16 short swing trading, insider trading, Rule 144, etc.) you are able to effect trades in Lakeland stock. Pursuant to our insider trading policy, you are still required to pre-clear all transactions in Lakeland securities with David Findlay.

Other than the earlier ending date, there are no material changes in the information contained in the prior notice.

If you have any questions regarding this notice, you should contact David Findlay at (574) 267-9197.