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
Ross, Steven D.
187 Ems T46 Lane
Leesburg, IN 46538
USA
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
1/2001
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
(X) Director () 10% Owner
() Officer (give title below) () Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)
(X) 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	3. Trans- action Code 		es Acquired (sed of (D)	(A) [5 	5. Amount of Securities Beneficially Owned at	6. Owner- ship Form: Direct	7. Nature of In- direct Bene-
 	(Month/ Day/ Year)	 + Code V ++	 + Amount +	++ A/D Price	 ++ e	End of Month	(D) or Indirect (I)	ficial Owner- ship

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

1.	2.	. 3. 4. 5. 6.		7.			9. Number	10. Owner-	11. 		
	l	Ì	İ			i			of	ship	İ
	1		1		1			1	Deriv-	Form of	
			1	1		Title a	and Amount		ative	Deriv-	
					1	of Unde	erlying		Secur-	ative	Nature
	Conver-			Number of	1	Securit	ties		ities	Secur-	of
	sion or			Derivative	Date Exercisable	+	.+	+	Benefi-	ity:	In-
	Exercise				and Expiration Date	I	Amount		cially	Direct	direct
	Price of	Transac-	Transac-	Acquired(A)	(Month/Day/Year)		or		Owned	(D) or	Bene-
Title of	Deriv-	tion Date	tion Code	Disposed(D)	+	-+	Number	Price of	at End	In-	ficial
Derivative	ative	(Month/	++	+	+Date Exer- Expira-		of	Derivative	of	direct	Owner-
Security	Security	Day/Year)	Code V	(A) (D)	cisable tion Date	Title	Shares	Security	Month	(I)	ship

 Stock Options
 \$13.625
 01/09/2001 A
 1000
 01/09/2006
 01/09/2011
 Common
 1000
 \$13.6250
 1000
 D

 (Right to buy)
 Stock
 Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ Steven D. Ross

DATE 12/31/2099