

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  
 Kubacki, Michael L.  
 1401 E North Shore Drive  
 Syracuse, IN 46567
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  
 11/2000
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)  
 President
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	11/21/2000	P		500	A	\$11.170000		D	
Common Stock	11/30/2000	P		300	A	\$11.920000		D	
Common Stock	11/30/2000	P		300	A	\$12.000000	26800	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	Deriv- ative Security	tion Date (Month/ Day/Year)	Code	V	Acquired(A) (D)	Date Exercisable (Month/Day/Year)	Amount or Number of Shares	Price of Derivative Security	9.	10.	11.
									Number of Deriv- ative Secur- ities Benefi- cially Owned at End of Month	Form of Deriv- ative Secur- ity: Direct (D) or Indirect (I)	Nature of In- direct Owner- ship

Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
 /s/ Michael L. Kubacki

DATE  
 12/15/2000