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 Welch, M. Scott 6 Longwood Ct.

Elkhart, IN 46516

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

9/2000

9/2000
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

 $\hbox{\scriptsize TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned}$

1. Title of Security	2.	Trans-	3.	Trar	ıs-	4.	Securitie	s Ac	quired	(A)	5.	Amount of	6.	Owner-	7.	Nature	
İ	İ	action	İ	acti	ion	İ	or Dispos	ed o	of (D)		İ	Securities	İ	ship	Ĺ	of In-	ĺ
I	1	Date	1	Code	9	1					1	Beneficially	1	Form:	1	direct	
I	1											Owned at		Direct		Bene-	
I	1	(Month/										End of		(D) or		ficial	
	1	Day/	+		+	+	+		+		+	Month		Indirect	:	Owner-	
I	1	Year)	Coc	de	V	Amo	ount	A/D	Pric	ce				(I)		ship	

Common Stock 09/13/2000 P 1000 \$13.562500 1850 D

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

+	-+ 2.	+ 3.	+	+ 5.	+ 6.		+ 7.		+ 18.	+ 9.	+ 10.	++ 11.
			1				i		1 -	Number	Owner-	
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	1	[1	[Deriv-	Form of	1 1
	1	[[Title a	nd Amount		ative	Deriv-	1 1
	1	[[of Unde	rlying		Secur-	ative	Nature
	Conver-			Number of			Securit	ies		ities	Secur-	of
	sion or	[Derivative	Date Exerc:	isable	+	+	+	Benefi-	ity:	In-
	Exercise			Securities	and Expirat	tion Date		Amount		cially	Direct	direct
	Price of	Transac-		Acquired(A)				or		Owned	(D) or	Bene-
•	Deriv-	tion Date	tion Code	Disposed(D)	+	+	+	Number		at End	In-	ficial
•		1 (+				of	Derivative	of		Owner-
Security	Security	Day/Year)	Code V	(A) (D)	cisable	tion Date	Title	Shares	Security	Month	(I)	ship
 - Title of Derivative Security +	Price of Deriv- ative	Transac- tion Date (Month/	tion Code +	Acquired(A) Disposed(D) +	(Month/Day, + +Date Exer-	/Year) + Expira-		or Number of	Derivative	Owned at End of	Direct (D) or In- direct	E 1

Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ M. Scott Welch

DATE 09/28/2000