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LAKELAND FINANCIAL CORP
 Form 4
 March 29, 2001

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
 3/2001
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 V	4. Securities Acquired (A) or Disposed of (D)			5. Amou Secu Bene Owe End Mont
		Code	Amount	A/D	Price	
Common Stock	03/09/2001	P	1000	A	\$15.4219	30200

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

1. Title of Derivative	2. Deriv- ative	3. Transac- tion Date (Month/	4. Transac- tion Code	5. Acquired (A) Disposed (D)	6. Number of Derivative Securities Acquired (A) or Disposed (D)	7. Date Exer- cisable and Expira- tion Date (Month/Day/Year)	8. Title and Amount of Underlying Securities or Number of

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Security	Security	Day/Year)	Code	V	(A)	(D)	isable	tion Date	Title	Shares	S
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Explanation of Responses:

SIGNATURE OF REPORTING PERSON

/s/ Michael L. Kubacki

DATE

03/29/2001