

LAKELAND FINANCIAL CORP
 Form 4
 September 09, 2005

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
 BARTMAN TERESA A

2. Issuer Name and Ticker or Trading Symbol
 LAKELAND FINANCIAL CORP
 [LKFN]

5. Relationship of Reporting Person(s) to Issuer
 (Check all applicable)

(Last) (First) (Middle)
 12139 SYRACUSE WEBSTER RD
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 09/07/2005

____ Director
 Officer (give title below)
 ____ 10% Owner
 ____ Other (specify below)
 Vice President & Controller

SYRACUSE, IN 46567

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
				Code	V Amount (A) or (D) Price			
Common Stock	09/07/2005		M	200	A \$ 15.125	200	D	
Common Stock	09/07/2005		M	300	A \$ 15.125	500	D	
Common Stock	09/07/2005		M	750	A \$ 19.4375	1,250	D	
Common Stock	09/07/2005		M	550	A \$ 24.375	1,800	D	
Common Stock	09/07/2005		S	1,600	D \$ 42.76	200	D	

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Common Stock	09/07/2005	S	200	D	\$ 42.77	0	D	
Common Stock						3,048.845	I	401(k) Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. P... Der... Sec... (Ins...	
						Date Exercisable	Expiration Date	Title	Amount or Number of Shares
						Code	V	(A)	(D)
Stock Options (Right to buy)	\$ 13.5					06/13/2005 06/13/2010	Common Stock	1,000	
Stock Options (Right to buy)	\$ 13.625					01/09/2006 01/09/2011	Common Stock	1,500	
Stock Options (Right to buy)	\$ 34.37					12/09/2008 12/09/2013	Common Stock	700	
Stock Options (Right to buy)	\$ 15.125	09/07/2005		M	300	02/08/2005 02/08/2010	Common Stock	300	\$ 4
Stock Options (Right to buy)	\$ 15.125	09/07/2005		M	200	02/08/2005 02/08/2010	Common Stock	200	\$ 4

Stock Options (Right to buy)	\$ 19.4375	09/07/2005	M	750	02/09/2004	02/09/2009	Common Stock	750	\$ 4
Stock Options (Right to buy)	\$ 24.375	09/07/2005	M	550	04/14/2003	04/12/2008	Common Stock	550	\$ 4

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
BARTMAN TERESA A 12139 SYRACUSE WEBSTER RD SYRACUSE, IN 46567			Vice President & Controller	

Signatures

Teresa A.
Bartman

09/09/2005

__Signature of
Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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