FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Washington, | D.C. | 20549 |
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OMB APPROVAL OMB Number: Estimated average burden hours per response: 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| 1. Name and Address of Reporting Person* Truex Ronald | | | | | 2. Issuer Name and Ticker or Trading Symbol LAKELAND FINANCIAL CORP [LKFN] | | | | | | | | | | | | ationship k all appl Direct | icable) | ıg Per | son(s) to Iss | |
|--|---|--|---|--|--|--|---|------|--|-----------------|------|---|-------|---|--------------------------------------|-----------------|--|--|---|---|--|
| (Last) 7518 WI | (FE | , | (Middle) | | 3. Date of Earliest Transaction (Month/Day/Year) 11/05/2013 | | | | | | | | | | | | Office below | er (give title w) | | Other (specify below) | |
| (Street) WARSAW IN 46580 | | | | | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | | | | dividual or Joint/Group Filing (Check Applicable Form filed by One Reporting Person Form filed by More than One Reporting | | | | |
| (City) | (S | tate) | (Zip) | | | | | | | | | | | | | | Perso | | | | |
| | | Tab | le I - Nor | າ-Deriv | ative | Se | curiti | es A | cqu | iired, I | Disp | osed | of, o | r Ben | efici | ally | Owne | d | | | |
| D. This of Security (mean s) | | | Date | 2. Transaction Date (Month/Day/Year) | | | 2A. Deemed Execution Date, if any (Month/Day/Year) | | | Code (Instr. | | 4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 5) | | | and Securiti | | ies Following (I) | | n: Direct or Indirect nstr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) | |
| | | | | | | | | Code | v | Amoun | t | (A) or (D) | Pric | е | Transac (Instr. 3 | tion(s) | | | (11301.4) | | |
| Common Stock | | | | | | | | | | | | | | | | | 3, | 3,500 | | D | |
| Common Stock | | | | | | | | | | | | | | | | | 20,000 | | | I | By LLC |
| Common Stock | | | | | | | | | | | | | | | | | 5,183 | | | | By Spouse |
| | | Т | able II - I | Derivat (e.g., p | | | | | | | | | | | | | wned | | | | |
| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution I if any (Month/Day | Date, | 4. Transactior Code (Instr. 8) | | | | 6. Date Exercisab Expiration Date (Month/Day/Year) | | | Ame Sec Und Der | | 7. Title and Amount of Securities Underlying Derivative Secur (Instr. 3 and 4) | | De Se (In | Price of erivative ecurity 1str. 5) | 9. Number derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4) | Owner Form: Direct or Indi (I) (Ins | Ownership | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
| | | | | [, | Code | v | (A) | (D) | Dat | te ercisable | | piration tte | Title | 0 N | Amoun or Numbe of Shares | r | | | | | |
| Phantom Stock | (1) | 11/05/2013 | | | Α | | 22 | | | (2) | | (3) | Com | | 22 | \$3 | 35.5118 | 4,026 | | D | |

Explanation of Responses:

- 1. Each Phontom stock unit exersises into 1 share of Common Stock.
- 2. Phantom stock is exercisable after the directors' retirement as a Board member.
- 3. Phantom shares expire after the directors' retirement as a Board member.

Teresa A. Bartman, Attorney-

** Signature of Reporting Person

11/06/2013

Date

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

- * 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.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.