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AFLAC Form 4 January	
	UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549
	FORM 4 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP
	 Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. Name and Address of Reporting Person(s) Loudermilk, Joey M 5905 Roaring Branch Rd.
	<pre>Columbus, GA 31904 2. Issuer Name and Ticker or Trading Symbol AFLAC INCORPORATED (AFL) 3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)</pre>
	<pre>4. Statement for Month/Year 12/00</pre>
	5. If Amendment, Date of Original (Month/Year) 6. Relationship of Reporting Person(s) to Issuer (Check all applicable) [] Director [] 10% Owner [X] Officer (give title below) [] Other (specify below) Exec. Vice President & Corporate Secretary
	7. Individual or Joint/Group Filing (Check Applicable Line)[X] 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)	action Code		4.Securiti or Dispose	ies Acquired(A) ed of (D) A
					Amount	or D Price
Common Stock		12/12/00	G	V	7,480	D
Common Stock		12/12/00				А
Common Stock						
Table II (PART 1) Derivativ	ve Securities Acqu	ired, Dispo	sed of	, or	Beneficial	lly Owned (Column
1)Title of Derivative	2)Conversion or Exercise	,				mber of Derivative rities Acquired (A
Security	Price of Derivative	Date		Code	or Di	isposed of (D)

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Table II (PART 2) Derivative	Securities	Acquired, Disposed of	, or Beneficially Owr	ed (Columns 1
1)Title of Derivative Security		7)Title and Amount of Underlying Securities	Amount or	8)Price of Deri- vative Security
			Number of	Security
_		Title	Shares	

SIGNATURE OF REPORTING PERSON /S/ By: Patricia A. Bell For: Joey M. Loudermilk DATE