

1. Name and Address of Reporting Person
Niemier, Charles E.
1600 S. Meadow Dr.
Warsaw, IN 46580
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/Day/Year
04/28/2003
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

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

1. Title of Security	2. Trans- action Date (Month/ Day/ Year)	2A.Execu- tion Date (Month/ Day/ Year)	3. Trans- action Code Code V	4. Securities Acquired (A) or Disposed of (D) Amount A/D	Price	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Owner- ship Form: Direct (D) or Indirect (I)	7. Nature of In- direct Bene- ficial Owner- ship
Common Stock	04/28/2003		P	12	A \$26.4700	3836.708	D	
Common Stock	04/28/2003		P	9	A \$26.4700	1288	I	By Spouse
Common Stock						1848	I	401(k) plan

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

1.	2.	3.	3A.	4.	5.	6.	7.	8.	9.	10.	11.
Title of Derivative Security	Price of Deriv- ative Security	(Month/ Day/ Year)	(Month/ Day/ Year)	Transac- tion Code	Number of Derivative Securities Acquired(A) Disposed(D)	Date Exercisable and Expiration Date (Month/Day/Year)	Title and Amount of Underlying Securities or Number of Shares	Price of Derivative Security	Number of Deriv- ative Secur- ities Benefi- cially Owned	Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- direct (I)	Nature of In- ficial Owner- ship
Stock Options (Right to buy)	\$13.5					06/13/2010	Common Stock		500	D	
Stock Options (Right to buy)	\$13.625					01/09/2011	Common Stock		1000	D	
Stock Options (Right to buy)	\$15.125					02/08/2010	Common Stock		600	D	
Stock Options (Right to buy)	\$19.4375					02/09/2009	Common Stock		575	D	
Phantom Stock	\$0					01/01/2003	Common Stock		3038.1	D	
Phantom Stock	\$0					01/07/2013	Common Stock		297.4	D	
Phantom Stock	\$0					01/28/2013	Common Stock		24.1	D	
Phantom Stock	\$0F1	04/28/2 003		A	23.4	04/28/2003 F2 04/28/2013 F3	Common Stock	23.4	\$26.4700	23.4	D

Explanation of Responses:

Each phantom stock unit exercises into 1 share of Common Stock.

Phantom stock is exercisable after the directors' retirement as a Board member.

Phantom shares expire after the directors' retirement as a Board member.

SIGNATURE OF REPORTING PERSON

/s/ Teresa A. Bartman, Attorney-in-fact

DATE

04/29/2003

