

1. Name and Address of Reporting Person  
Northenor, Doris J.  
223 S 650 W  
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/Year  
12/2002
5. If Amendment, Date of Original (Month/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	4. Securities Acquired (A) or Disposed of (D)			5. Amount of Securities Beneficially Owned Following Year	6. Owner- ship Form: Direct (D) or Indirect (I)	7. Nature of In- direct Bene- ficial Owner- ship
				Amount	A/D	Price			
Common Stock	05/01/2001		G	-5	D	\$14.6000		D	
Common Stock	08/28/2001		G	-5	D	\$16.4750 455		D	
Common Stock	12/31/2002		J	4886.07	A	\$23.7421 36445.428		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	Deriv- ative Security	(Month/ Day/ Year)	(Month/ Day/ Year)	Transac- tion Code	5. Number of Derivative Securities		6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities	8. Number or Shares	9. Price of Derivative Security	10. Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- direct (I)	11. Nature of In- direct Owner- ship
					Acquired(A)	Disposed(D)						
Stock Options (Right to buy)	\$16.25						12/11/2011	Common Stock			1000 D	

Explanation of Responses:

20,000 of Ms. Northenor's options expired on 2/9/02. She received no compensation from the expiration.

Dividend Reinvestment for 2002.

SIGNATURE OF REPORTING PERSON  
/s/ Teresa A. Bartman, Attorney-in-fact

DATE  
02/13/2003

