- 1. Name and Address of Reporting Person Ross, Steven D. 187 Ems T46 Lane Leesburg, IN 46538 USA USA

 I Issuer Name and Ticker or Trading Symbol
 Lakeland Financial Corporation (LKFN)

 IRS or Social Security Number of Reporting Person (Voluntary)

 Statement for Month/Year 12/2002 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

 ${\it TABLE~I~--~Non-Derivative~Securities~Acquired,~Disposed~of,~or~Beneficially~Owned}$

+	+		+	+-	+					+	-+		+		-+
1. Title of Security	2.	Trans-	2A.Exec	:u- 3	. Trans-	4. Sec	urities	Acquired	(A)	5. Amount of	6.	Owner-	7.	Nature	İ
	1	action	act:	on	action	or	Disposed	d of (D)		Securities	1	ship	1	of In-	
		Date	Date	·	Code					Beneficially		Form:		direct	
	1									Owned	1	Direct	1	Bene-	- [
	İ	(Month/	(Mont	:h/	į					Following	Ĺ	(D) or	İ	ficial	Ĺ
	İ	Day/	Day	' İ	+.			+		+ Year	Ĺ	Indirect	: İ	Owner-	Ĺ
	1	Year)	Year	.)	14	Amount	A/	/D Price			1	(I)	1	ship	- [
÷	+		+	+-				+		+	-+		+		-+

Common Stock 12/31/2002 27 A \$23.7421 1612

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

+					+	+		+	4		+	+	++
1.	2.	3.	3A.	4.	5.	6.		7.	į	8.			11.
											Number	Owner-	
	l										of	ship	l l
											Deriv-	Form of	
	l							Title ar	nd Amount		ative	Deriv-	
	l l							of Under	lying		Secur-	ative	Nature
	Conver-	Trans-	Execu-		Number of			Securiti	ies		ities	Secur-	of
	sion or	action	tion		Derivative	Date Exerci	isable -	+		+	Benefi-	ity:	In-
	Exercise	Date	Date		Securities	and Expirat	ion Date		Amount		cially	Direct	direct
	Price of			Transac-	Acquired(A)	(Month/Day/	Year)		or		Owned	(D) or	Bene-
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D)	+		+	Number	Price of		In-	ficial
Derivative	ative	Day/	Day/		+	+Date Exer-	Expira-		of	Derivative	at End	direct	Owner-
Security	Security	Year)	Year)		(A) (D)	cisable	tion Date	Title	Shares	Security	of Year	(I)	ship
L				L		L J				_	L .	L i	

Explanation of Responses:

Dividend Reinvestment for 2002.

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

DATE 02/07/2003