Name and Address of Reporting Person Northenor, Doris J. 223 S 650 W Warsaw, IN 46580
Issuer Name and Ticker or Trading Symbol Lakeland Financial Corporation (LKFN)
IRS or Social Security Number of Reporting Person (Voluntary)
Statement for Month/Year 2/2002
If Amendment, Date of Original (Month/Day/Year)
Relationship of Reporting Person(s) to Issuer (Check all applicable) (X) Director () 10% Owner () Officer (give title below) () Other (specify below)
Individual or Joint/Group Filing (Check Applicable Line) (X) Form filed by One Reporting Person
TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Trans- 3. Trans action actio		ties Acquired (A)	5. Amount of Securities	6. Owner- ship	7. Nature of In-
	Date Code			Beneficially	/ Form:	direct
	 (Month/			Owned at End of	Direct (D) or	Bene- ficial
	Day/ +	 ++	+	+ Month	Indire	
i	Year) Code	V Amount	A/D Price	I	(I)	ship
+	+++++	++	++	+	-+	++
Common Stock	02/25/2002 G	-20	D \$20.1000	475	D	

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

+++++++	-+	+	+	+	+	-+	+
8. 9. 10. 11.	7.	6.	5.	4.	3.	2.	1.
Number Owner-							
of ship							
Deriv- Form of				1			
and Amount ative Deriv-	Title and Am						
derlying Secur- ative Nature	of Underlyin						
ities ities Secur- of	Securities	1	Number of	1		Conver-	
++ Benefi- ity: In-	+	Date Exercisable	Derivative			sion or	
Amount cially Direct direct	Amou	and Expiration Date	Securities	1		Exercise	
or Owned (D) or Bene-	or	(Month/Day/Year)	Acquired(A)	Transac-	Transac-	Price of	
Number Price of at End In- ficial	-+ Numb	+	Disposed(D)	tion Code	tion Date	Deriv-	Title of
of Derivative of direct Owner-	of	+Date Exer- Expira-	+	++	(Month/	ative	Derivative
Shares Security Month (I) ship	Title Shar	cisable tion Date	(A) (D)	Code V	Day/Year)	Security	Security
Number Price of at End In- of Derivative of direct	-+ Numb of	+ +Date Exer- Expira-	Disposed(D) ++	tion Code ++	tion Date (Month/	Deriv- ative	Derivative

Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ Doris J. Northenor

DATE 03/14/2002