- 1. Name and Address of Reporting Person Niemier, Charles E. 1600 S. Meadow Dr. LOUM 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
 11/20/2002

 5. If Amendment Pota 16.2 in 1985

 5. The Amendment Pota 16.2 in 1985

 6. The Amendment

11/20/2002
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- 2A.Exe	ecu- 3. Trans- 4.	Securities Acquired (A	() 5. Amount of	6. Owner- 7	. Nature
į	action act	tion action	or Disposed of (D)	Securities	ship	of In-
I	Date Dat	te Code		Beneficially	Form:	direct
1		1 1		Owned	Direct	Bene-
1	(Month/ (Moi	nth/		Following	(D) or	ficial
1	Day/ Day	// ++		-+Reported	Indirect	Owner-
1	Year) Yea	ar) Code V Amo	ount A/D Price	Transaction(s)	(I)	ship
+	+	+	+ +	-++	+-	+
Common Stock	11/20/2002	P 340	A \$23.1900	3733.246	D	
Common Stock	11/20/2002	P 140	A \$23.1900	1261	I B	y Spouse

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

+	+	+	+	+	+	+	+	+		+	+	+	++
İ	1.	2.	3.	3A.	4.	5.	6.	7.		8.	9.	10.	11.
						[Number	Owner-	
						[of	ship	
						[1	1			Deriv-	Form of	
						[1	Title an	d Amount		ative	Deriv-	
						1		of Under	lying		Secur-	ative	Nature
		Conver-	Trans-	Execu-		Number of	1	Securiti	.es		ities	Secur-	of
-		sion or	action	tion		Derivative	Date Exercisable	++	+	+	Benefi-	ity:	In-
		Exercise	Date	Date		Securities	and Expiration 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	I	In-	ficial
	Derivative	ative	Day/	Day/ +	++	+	+Date Exer- Expira-		of	Derivative	1	direct	Owner-
-	Security	Security	Year)	Year)	Code V	(A) (D)	cisable tion Date	Title	Shares	Security		(I)	ship
- 4	_	L .	L .		ь .	ь ь .				L .	L .		

Explanation of Responses:

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

DATE 12/19/2002