

1. Name and Address of Reporting Person
Smith, Charles D.
1902 N. Bay Drive
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
2001
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
() Director () 10% Owner
(X) Officer (give title below) () Other (specify below)
Executive Vice president
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. Transaction Date (Month/Day/Year)	3. Transaction Code	4. Securities Acquired (A) or Disposed of (D)			5. Amount of Securities Beneficially Owned at End of Year	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Ownership: direct Beneficial or Indirect
			Amount	A/D	Price			
Common Stock	09/19/2001	P	50	A	\$16.4000	210.9515	D	
Common Stock	12/31/2001	J	4083.372	A	\$15.2565	28278.542	I	401(k) Plan
Common Stock	12/31/2001	J	12.3935	A	\$15.2565	264.7235	I	By Spouse
Common Stock	09/19/2001	D	-60	D	\$16.4000	0	I	By Son

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

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
Title of Derivative Security	Price of Derivative Security	Transaction Date (Month/Day/Year)	Transaction Code	5. Number of Derivative Securities		7. Title and Amount of Underlying Securities	8. Amount or Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned at End of Year	10. Ownership Form: Direct (D) or Indirect (I)	11. Nature of Ownership: direct Beneficial or Indirect
				Acquired (A)	Disposed (D)					

Explanation of Responses:

Salary redirection to 401K during 2001.

Dividend reinvestment for 2001.

SIGNATURE OF REPORTING PERSON
/s/ Charles D. Smith

DATE
01/31/2002

