- Grant, R. Douglas 6162 E Elwood St Syracuse, IN 46567
- 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

- 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-	2A.Execu-  3	. Trans- 4. Secur	rities Acquired (A	) 5. Amount of	6. Owner-	7. Nature
	action	action	action  or Di	isposed of (D)	Securities	ship	of In-
	Date	Date	Code		Beneficially	Form:	direct
			J		Owned	Direct	Bene-
	(Month/	(Month/	J		Following	(D) or	ficial
	Day/	Day/	+	++	-+ Year	Indirect	Owner-
	Year)	Year)	Amount	A/D Price		(I)	ship
+	+	+		++	-+	+	++

Common Stock 12/31/2002 J 2784 A \$23.7421 100982 D

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

+	++		+	+	+	+-			+			+	+	++
1.	2.	3.	3A.	4.	5.	6	6.		7.		8.	9.	10.	11.
1	l I		I	l	l				1			Number	Owner-	1 1
ĺ	į į		İ	ĺ	ĺ	Ĺ			İ			of	ship	i i
ĺ	į į		İ	ĺ	ĺ	Ĺ			İ			Deriv-	Form of	į į
	l I		I	1	1				Title a	nd Amount		ative	Deriv-	1 1
	1 1		I		1				of Under	rlying		Secur-	ative	Nature
	Conver-	Trans-	Execu-	1	Number of				Securit:	ies		ities	Secur-	of
	sion or	action	tion		Derivativ	e   [	Date Exerci	sable	+	+	+	Benefi-	ity:	In-
	Exercise	Date	Date	1	Securitie	s  a	and Expirat	ion Date	1	Amount		cially	Direct	direct
	Price of		I	Transac-	Acquired(	A)   (	(Month/Day/	Year)	1	or		Owned	(D) or	Bene-
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(	D)+-	+		+	Number	Price of	1	In-	ficial
Derivative	ative	Day/	Day/	.	+	+[	Date Exer-	Expira-	1	of	Derivative	at End	direct	Owner-
Security	Security	Year)	Year)		(A)  (D)	0	cisable	tion Date	Title	Shares	Security	of Year	(I)	ship

Explanation of Responses:

Dividend Reinvestment for 2002.

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

DATE 02/07/2003