

1. Name and Address of Reporting Person  
Niemier, Charles E.  
1600 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/Year  
3/2002
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- action Date  (Month/ Day/ Year)	3. Trans- action Code		4. Securities Acquired (A) or Disposed of (D)			5. Amount of Securities Beneficially Owned at End of Month	6. Owner- ship: Direct (D) or Indirect (I)	7. Nature of In- direct Bene- ficial Owner- ship
		Code	V	Amount	A/D	Price			
Common Stock	03/22/2002	P		475	A	\$20.4500	3393.246	D	
Common Stock	03/22/2002	P		725	A	\$20.4500	1091	I	By Spouse

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	Conver- sion or Exercise Price of Deriv- ative Security	Transac- tion Date (Month/ Day/Year)	Transac- tion Code	Number of Derivative Securities Acquired(A) Disposed(D)	Date Exercisable and Expiration Date (Month/Day/Year)	Title and Amount of Underlying Securities Number of Shares	Amount or Price of Derivative Security	Benefi- cially Owned at End of Month	Owner- ship: Direct (D) or Indirect (I)	Nature of In- direct Owner- ship

Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
/s/ Charles E. Niemier

DATE  
06/26/2002