UNITED STATES SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549
FORM 4
STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP
( ) Check this box if no longer subject to Section 16.
1. Name and Address of Reporting Person
Northenor, Doris J.
223 S 650 W
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
2/2001
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		+  4. Securiti   or Dispo			+		ship   Form:	7. Nature   of In-   direct
	   (Month/   Day/ -   Year)	      Code  V	   +  Amount	+  A/D	+	Owned at   End of + Month 		Direct   (D) or   Indirect  (I)	Bene-   ficial   Owner-   ship
+ Common Stock	02/01/2001	G	-20	D	\$14.7500	495 (1)	+ D	+-	+

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

+  1.	2.	3.	+  4.	+  5.	+  6.		+  7.		+  8.	  9.	+  10.	++  11.
	ļ									Number	Owner-	!!
			1				1			of	ship	
	1									Deriv-	Form of	
								nd Amount		ative	Deriv-	
							of Unde	rlying		Secur-	ative	Nature
	Conver-			Number of			Securit	ies		ities	Secur-	of
	sion or			Derivative	Date Exerc	isable ·	+	+ ·	+	Benefi-	ity:	In-
	Exercise		1	Securities	and Expira	tion Date	1	Amount		cially	Direct	direct
	Price of	Transac-	Transac-	Acquired(A)	(Month/Day	/Year)	1	or		Owned	(D) or	Bene-
Title of	Deriv-	tion Date	tion Code	Disposed(D)	+	+	+	Number	Price of	at End	In-	ficial
Derivative	ative	(Month/	+	+	+Date Exer-	Expira-	1	of	Derivative	of	direct	Owner-
Security	Security	Day/Year)	Code  V	(A)  (D)	cisable	tion Date	Title	Shares	Security	Month	(I)	ship

Explanation of Responses: (1) The Company inadvertently overstated Ms. Northenor's total shares by 20 shares in previous filings.

SIGNATURE OF REPORTING PERSON /s/ Doris J. Northenor

DATE 12/31/2099