Name and Address of Reporting Person Steininger, Donald B. 6914 Woodcroft Fort Wayne, IN 46804
Issuer Name and Ticker or Trading Symbol Lakeland Financial Corporation (LKFN)
IRS or Social Security Number of Reporting Person (Voluntary)
Statement for Month/Year 3/2002
If Amendment, Date of Original (Month/Day/Year)
Relationship of Reporting Person(s) to Issuer (Check all applicable) (X) Director () 10% Owner
Officer (give title below) () Other (specify below)
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 1. Title of Security 	+ 2. Trans- 3. Trans- action action Date Code (Month/	4. Securities Acquired or Disposed of (D) 	(A) 5. Amount of Securities Beneficially Owned at End of	6. Owner- 7. Nature ship of In- Form: direct Direct Bene- (D) or ficial
 +	Day/ ++ Year) Code V ++	Amount A/D Pric	+ Month	Indirect Owner- (I) ship
Common Stock	03/14/2002 P	2000 A \$15.	1000 4000	D

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

+++++++	-+	+	+	+	+	-+	+
8. 9. 10. 11.	7.	6.	5.	4.	3.	2.	1.
Number Owner-							
of ship							
Deriv- Form of				1			
and Amount ative Deriv-	Title and Am						
derlying Secur- ative Nature	of Underlyin						
ities ities Secur- of	Securities	1	Number of	1		Conver-	
++ Benefi- ity: In-	+	Date Exercisable	Derivative			sion or	
Amount cially Direct direct	Amou	and Expiration Date	Securities	1		Exercise	
or Owned (D) or Bene-	or	(Month/Day/Year)	Acquired(A)	Transac-	Transac-	Price of	
Number Price of at End In- ficial	-+ Numb	+	Disposed(D)	tion Code	tion Date	Deriv-	Title of
of Derivative of direct Owner-	of	+Date Exer- Expira-	+	++	(Month/	ative	Derivative
Shares Security Month (I) ship	Title Shar	cisable tion Date	(A) (D)	Code V	Day/Year)	Security	Security
Number Price of at End In- of Derivative of direct	-+ Numb of	+ +Date Exer- Expira-	Disposed(D) ++	tion Code ++	tion Date (Month/	Deriv- ative	Derivative

Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ Donald B. Steininger

DATE 07/10/2002