

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  
12/2002
5. If Amendment, Date of Original (Month/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. Trans- action Date (Month/ Day/ Year)	2A.Execu- tion Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D)			5. Amount of Securities Beneficially Owned Following Year	6. Owner- ship Form: Direct (D) or Indirect (I)	7. Nature of In- direct Bene- ficial Owner- ship
				Amount	A/D	Price			
Common Stock	12/31/2002		J	4.6035	A	\$23.7421	215.555	D	
Common Stock	12/31/2002		J	1797.165	A	\$23.7421	30075.707	I	401(k) Plan
Common Stock	12/31/2002		J	7.5715	A	\$23.7421	272.295	I	By Spouse
Common Stock							0	I	By Son

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

1.	2.	3.	3A.	4.	5.	6.	7.	8.	9.	10.	11.
							Title and Amount of Underlying Securities	Amount or Price of Derivative Security	Number of Securities Beneficially Owned at End of Year	Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- direct (I)	Nature of In- direct Bene- ficial Owner- ship
Title of Derivative Security	Deriv- ative Security	(Month/ Day/ Year)	(Month/ Day/ Year)	Transac- tion Code	Number of Derivative Securities Acquired(A) Disposed(D)	Date Exercis- able and Expiration Date (Month/Day/Year)	Amount or Price of Derivative Security	Number of Derivative Security	Number of Securities Beneficially Owned at End of Year	Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- direct (I)	Nature of In- direct Bene- ficial Owner- ship

Explanation of Responses:

Dividend Reinvestment for 2002.

Salary redirection to 401(k) plan during 2002.

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

DATE  
02/07/2003

