

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  
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. Transaction Date (Month/Day/Year)	3. Transaction Code	4. Securities Acquired (A) or Disposed of (D)			5. Amount of Securities Beneficially Owned at End of Year	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Ownership: direct, beneficial, or other
			Amount	A/D	Price			
Common Stock	12/31/2001	J	93.246	A	\$15.2565	2918.246	D	
Common Stock	12/31/2001	J	10	A	\$15.2565	366	I	By Spouse

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

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transaction Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities	8. Amount or Number of Derivative Security	9. Price of Derivative at End of Year	10. Ownership Form: Direct (D) or Indirect (I)	11. Nature of Ownership: direct, beneficial, or other
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Explanation of Responses:

Dividend reinvestment for 2001.

SIGNATURE OF REPORTING PERSON  
/s/ Charles E. Niemier

DATE  
02/13/2002

