

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
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 (Month/ Day/ Year) | 3. Trans- action Code | 4. Securities Acquired (A) or Disposed of (D) | | | 5. Amount of Securities Beneficially Owned at End of 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 | 12/31/2001 | J | 101.658 | A | \$15.2565 | 31559.358 | I | 401(k) Plan |

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 | Amount or Number of Shares | Price of Derivative Security | Number of Deriv- ative Secur- ities Benefi- cially 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:

Salary redirection to 401K during 2001.

SIGNATURE OF REPORTING PERSON
/s/ Doris J. Northenor

DATE
01/31/2002

