

LAKELAND BANCORP INC
 Form 4
 November 18, 2002

FORM 4

UNITED STATES SECURITIES AND EXCHANGE
 COMMISSION
 Washington, D.C. 20549

OMB APPROVAL

_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

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 www.section16.net

1. Name and Address of Reporting Person*		2. Issuer Name and Ticker or Trading Symbol Lakeland Bancorp, Inc. - LBAI		6. Relationship of Reporting Person(s) to Issuer (Check all applicable)	
Tilton, Sr. Stephen R.				<input checked="" type="checkbox"/> Director — <input type="checkbox"/> 10% Owner — <input type="checkbox"/> Officer (give title below) — <input type="checkbox"/> Other (specify below)	
(Last) (First) (Middle)		3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)		4. Statement for Month/Day/Year	
c/o Lakeland Bancorp, Inc. 250 Oak Ridge Road				11/18/2002	
(Street)		5. If Amendment, Date of Original (Month/Day/Year)		7. Individual or Joint/Group Filing (Check Applicable Line)	
Oak Ridge, NJ 07438				<input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person	

Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 & 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 & 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	Amount	(A) or (D)	Price			
Common Stock	11/18/02	11/18/02	G	6000	D		433167 ⁽¹⁾	D	
Common Stock							1249 ⁽²⁾	I	Custodian Account with Kenneth B. Tilton
Common Stock							2500 ⁽³⁾	I	Account i/n/o Chaumont Holdings in which Mr. Tilton is a partner
Common Stock							11718 ⁽⁴⁾	I	Profit Sharing Plan for Tilton Securities LLC for which Mr. Tilton is a trustee
Common Stock							5000 ⁽⁵⁾	I	Owned by wife

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.
 * If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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FORM 4 (continued)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 & 5)		6. Date Exercisable and Expiration Date Month/Day/Year		7. Title and Amount of Underlying Securities (Instr. 3 & 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date					

Explanation of Responses:

- (1) Includes 20,912 shares acquired as part of a 5% stock dividend paid by the Company November 15, 2002 to shareholder of record October 31, 2002.
- (2) includes 59 shares acquired as part of a 5% stock dividend paid by the Company November 15, 2002 to shareholders of record 10/31/2002.
- (3) includes 119 shares acquired as part of a 5% stock dividend paid by the Company November 15, 2002 to shareholders of record October 31, 2002.
- (4) Includes 558 shares acquired as part of a 5% stock dividend paid by the Company November 15, 2002 to shareholders of record October 31, 2002.
- (5) Includes 250 shares acquired as part of a 5% stock dividend paid by the Company November 15, 2002 to shareholders of record October 31, 2002.

By: /s/ **Rita A. Myers, Power of Attorney**

11/18/2002
Date

**Signature of Reporting Person

**Intentional misstatements or omissions of facts constitute Federal Criminal Violations.
 See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed.
 If space is insufficient, See Instruction 6 for procedure.

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