

LAKELAND FINANCIAL CORP

Form 4

September 17, 2002

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
 9/04/2002
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 Director 10% Owner
 Officer (give title below) Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)
 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
			Amount	A/D	Price	
Common Stock	09/04/2002	G	-5	D	\$25.7000	465

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

1. Derivative Security	2. Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transaction Code	5. Transaction (A) or (D)	6. Date Exercisable or Expiration Date	7. Amount or Number of Shares

Explanation of Responses:

SIGNATURE OF REPORTING PERSON
 /s/ Doris J. Northenor

DATE
09/16/2002