

Edgar Filing: LAKELAND FINANCIAL CORP - Form 4

LAKELAND FINANCIAL CORP

Form 4

January 29, 2003

1. Name and Address of Reporting Person
Pletcher, Richard L.
1102 Northwood Drive
Nappanee, IN 46550
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/Day/Year
01/28/2003
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. Trans- action Date (Month/ Day/ Year)	2A.Execu- action Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D)	5. Amo Securi Benefi Owned Follow Report Transa
				Code V Amount A/D Price	

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

1.	2.	3.	3A.	4.	5.	6.	7.
Title of Derivative Security	Deriv- ative	(Month/ Day/ Year)	(Month/ Day/ Year)	Transac- tion Code	Acquired(A) Disposed(D)	Date Exer- cisable (Month/Day/Year)	Expira- tion Date Title
	Price of	Conver- sion or Exercise	Trans- action Date	Execu- tion Date	Number of Derivative Securities		Amount or Number of Shares

Phantom \$0