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LAKELAND FINANCIAL CORP
Form 5
January 31, 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
         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
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<pre>+ 1. Title of Security</pre>	2. Trans- 3. Trans		-+ 5. Amo
	action actio	· · · · · ·	Sec
	Date Code		Ben
			Own
	(Month/		End
	Day/	+++	-+ Yea
	Year)	Amount A/D Price	
+	-+	++++	-+

Common Stock

12/31/2001 J