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LAKELAND FINANCIAL CORP  
Form 8-K  
July 15, 2003

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

Date of Report July 15, 2003  
(Date of earliest event reported)

Lakeland Financial Corporation  
(Exact name of Registrant as specified in its charter)

Indiana  
(State or other jurisdiction of incorporation)

0-11487 35-1559596  
(Commission File Number) (I.R.S. Employer Identification Number)

202 East Center Street, P.O. Box 1387, Warsaw, Indiana 46581-1387  
(Address of principal executive offices) (Zip Code)

(574) 267-6144  
(Registrant's telephone number, including area code)

Item 5. Other Information

On July 15, 2003, the Registrant issued a press release regarding its earnings for the six-month and three-month periods ended June 30, 2003. The press release is attached hereto as Exhibit 99.1.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(a) Financial Statements of Business Acquired.

None.

(b) Pro Forma Financial Information.

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None.

(c) Exhibits.

99.1 Press Release dated July 15, 2003

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

LAKELAND FINANCIAL CORPORATION

Dated: July 15, 2003

By: /s/ David M. Findlay  
David M. Findlay  
Chief Financial Officer