LAKELAND FINANCIAL CORP
Form 3
July 10, 2001

1. Name and Address of Reporting Person
   Steininger, Donald B.
   6914 Woodcroft
   Fort Wayne, IN 46804
2. Date of Event Requiring Statement (Month/Day/Year)
   06/12/2001
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Issuer Name and Ticker or Trading Symbol
   Lakeland Financial Corporation (LKFN)
5. Relationship of Reporting Person(s) to Issuer (Check all applicable)
   (X) Director ( ) 10% Owner
   ( ) Officer (give title below) ( ) Other (specify below)
6. If Amendment, Date of Original (Month/Day/Year)
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 Beneficially Owned

1. Title of Security	2. Amount of Securities Beneficially Owned	3. Ownership Form: Direct(D) or Indirect(I)	4. Nature of

TABLE II -- Derivative Securities Beneficially Owned

1.Title of Derivative Security	2.Date Exercisable and Expiration Date (Month/Day/Year)		3.Title and Amount of Securities Underlying Derivative Security		4.Conversion or Exercise Price of Derivative Security	5.Own Form Deri Secu Dire Indi
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		
Stock Options (Right to buy)	06/12/2006	06/12/2011	Common Stock	1000	$14.25	D

Explanation of Responses:

SIGNATURE OF REPORTING PERSON
/s/ Donald B. Steininger

DATE
07/10/2001