

LAKELAND FINANCIAL CORP

Form 5

February 13, 2002

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/Year  
     2001
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)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D)	5. Amou Secu Bene Owne End Year
Common Stock	12/31/2001	J	Amount    A/D    Price	