LAKELAN	ID FINANCIAL CORP
Form 4	
June 26, 20	02
1.	Name and Address of Reporting Person
	Niemier, Charles E.
	1600 S. Meadow Dr.
	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
	3/2002
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

+  1. Title of Security           	<pre> 2. Trans-   action   Date     (Month/   Day/   Year) +</pre>	acti   Code     +	on +  V	<pre>4. Securiti   or Dispo                                 +</pre>	osed of +	(D) +	5. Amou   Secu   Bene   Owne   End + Mont 
' Common Stock Common Stock	03/22/2002 03/22/2002	P	1	475 725	A A	\$20.4500 \$20.4500	3393.24 1091

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

+	+	+	+	+	+	-+	+
11.	2.	3.	4.	5.	6.	7.	8
			1				
1	1		1				1
	I	1	1			Title and A	Amount
	I	1	1			of Underlyi	lng
1	Conver-	1	1	Number of	1	Securities	
1	sion or		1	Derivative	Date Exercisable	++	+
1	Exercise			Securities	and Expiration Date	Amc	ount
1	Price of	Transac-	Transac-	Acquired(A)	(Month/Day/Year)	or	1
Title of	Deriv-	tion Date	tion Code	Disposed(D)	++	-+  Nun	nber  H
Derivative	ative	(Month/	++	+	+Date Exer- Expira-	of	[
Security	Security	Day/Year)	Code  V	(A)  (D)	cisable  tion Date	Title  Sha	ares  S
+	+	+	++	+	+	-++	+-

Explanation of Responses:

SIGNATURE OF REPORTING PERSON

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/s/ Charles E. Niemier

DATE 06/26/2002