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LAKELAND FINANCIAL CORP

Form 5

January 31, 2002

- Name and Address of Reporting Person Smith, Charles D.
 1902 N. Bay Drive Warsaw, IN 46580
- 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
 - (X) Officer (give title below) () Other (specify below) Executive Vice president $% \left(1\right) =\left(1\right) \left(1\right)$
- 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	2. Trans- 3 action Date (Month/	action Code	4. Securities Acquired (A) or Disposed of (D)		5. Amou Secu Bene Owne End + Year
+	Day/	Amo	unt A/D	Price	I
Common Stock	09/19/2001 P 12/31/2001 J	50	A	\$16.4000	210.951