

LAKELAND FINANCIAL CORP

Form 5

February 13, 2002

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