

LAKELAND FINANCIAL CORP

Form 5

January 31, 2002

1. Name and Address of Reporting Person
Kubacki, Michael L.
1401 E North Shore Drive
Syracuse, IN 46567
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)
(X) Director () 10% Owner
(X) Officer (give title below) () Other (specify below)
President
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. Trans-	4. Securities Acquired (A)			5. Amou
	action	action	or Disposed of (D)			Secu
	Date	Code				Bene
						Owe
	(Month/					End
	Day/					Year
	Year)		Amount	A/D	Price	

Common Stock

12/31/2001 J