

Edgar Filing: LAKELAND FINANCIAL CORP - Form 4

LAKELAND FINANCIAL CORP

Form 4

January 29, 2003

1. Name and Address of Reporting Person
 Welch, M. Scott
 6 Longwood Ct.
 Elkhart, IN 46516
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/Day/Year
 01/28/2003
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-	2A. Execu-	3. Trans-	4. Securities Acquired (A) or Disposed of (D)				5. Amo
	action	action	action					Securi
	Date	Date	Code					Benefi
	(Month/	(Month/						Owned
	Day/	Day/						Follow
	Year)	Year)	Code	V	Amount	A/D	Price	Report
								Transa

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

1.	2.	3.	3A.	4.	5.	6.	7.
							Title and Amount
							of Underlying
							Securities
	Conver-	Trans-	Execu-		Number of		
	sion or	action	tion		Derivative	Date Exercisable	
	Exercise	Date	Date		Securities	and Expiration Date	Amount
	Price of			Transac-	Acquired(A)	(Month/Day/Year)	or
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D)		Number
Derivative	ative	Day/	Day/			Date Exer-	of
Security	Security	Year)	Year)	Code	V	(A)	(D)
						isable	tion Date
							Title
							Shares

Phantom \$0