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LAKELAND FINANCIAL CORP

Form 4

April 29, 2003

- Name and Address of Reporting Person Helvey, Jerry L.
 2808 E Turnberry Road 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/Day/Year 04/28/2003
- 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	+		act Cod 	ion c	Securities Acor Disposed o	-	5. Amo Securi Benefi Owned Follow
 	Day/ Year)	Day/ Year)	++ Code	V Amou	+ unt A/D	Price	
Common Stock	04/28/2003		Р	88.3	3 A	\$26.4700	14316. 56255

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

+	+	+	+	+	+	+		+	
11.	12.	3.	3A.	4.	15.	16.		17.	
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	1								
	1		1						
	1		I	l				Title a	nd Amount
	I		1	l				of Unde	rlying
	Conver-	Trans-	Execu-	l	Number of			Securit	ies
	sion or	action	tion	l	Derivative	Date Exercisal	ble -	+	+
	Exercise	Date	Date	l	Securities	and Expiration	n Date		Amount
	Price of		1	Transac-	Acquired(A)	(Month/Day/Yea	ar)	l	or
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D)	+		+	Number
Derivative	ative	Day/	Day/	++	-+	+Date Exer- Exp	pira-		of
Security	Security	Year)	Year)	Code V	(A) (D)	cisable tio	on Date	Title	Shares
+	+	+	+	++	-+	++		+	+

Stock \$13.5 06/13/2010 Common Options Stock (Right to buy)

Stock \$13.625 01/09/2011 Common

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Options (Right to buy)			Stock
Stock Options (Right to buy)	\$15.125	02/08/2010	Common Stock
Stock Options (Right to buy)	\$19.4375	02/09/2009	Common Stock
Stock Options (Right to buy)	\$28	05/10/2008	Common Stock
Phantom Stock	\$0	01/01/2003	Common Stock
Phantom Stock	\$0	01/07/2013	Common Stock
Phantom Stock	\$0	01/28/2013	Common Stock

Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ Teresa A. Bartman, Attorney-in-fact

DATE 04/29/2003