LAKELAND FINANCIAL CORP
Form 4
April 29, 2003

1. Name and Address of Reporting Person
   Helvey, Jerry L.
   2808 E Turnberry Road
   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/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	2. Transaction Date (Month/Day/Year)	2A. Execution Date (Month/Day/Year)	3. Transaction Code		4. Securities Acquired (A) or Disposed of (D)			5. Amo Securi Benefi Owned Follow Report Transa
			Code	V	Amount	A/D	Price	
Common Stock	04/28/2003		P		88.3	A	$26.4700	14316.
Common Stock								56255

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

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Execution Date (Month/Day/Year)	4. Transaction Code		5. Number of Derivative Securities Acquired(A) Disposed(D)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options (Right to buy)	$13.5								06/13/2010	Common Stock	
Stock	$13.625								01/09/2011	Common	

Options (Right to buy)			Stock
Stock	$15.125	02/08/2010	Common Stock
Options (Right to buy)			Stock
Stock	$19.4375	02/09/2009	Common Stock
Options (Right to buy)			Stock
Stock	$28	05/10/2008	Common Stock
Options (Right to buy)			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