SECURITIES

SECURI	TIES AND EXCHANGE COM	MISSION
	Washington, D.C. 20549	
	FORM 8-K	
	CURRENT REPORT	
	Pursuant to Section 13 or 15(d) of	
	the Securities Exchange Act of 1934	
	Date of Report (Date of earliest event reported): July 1, 200	04
	Lakeland Bancorp, Inc. (Exact name of registrant as specified in its charter)	
New Jersey (State of incorporation)	33-27312 (Commission File Number)	22-2953275 (IRS Employer Identification No.)
250 Oak Ridge Road, Oak l (Address of principal exc	Ridge, New Jersey ecutive offices)	07438 (Zip Code)

973-697-2000

(Registrant s telephone number, including area code)

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Not Applicable

(Former name or former address, if changed since last report)

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Item 5. Other Events.

On July 1, 2004, Lakeland Bancorp, Inc. disseminated a press release reporting that Lakeland Bancorp, Inc. has completed its acquisition of Newton Financial Corporation, the holding company for Newton Trust Company, which is being filed with this Current Report on Form 8-K as Exhibit 99.1.

Item 7. Exhibits.

99.1 Press Release, dated July 1, 2004.

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

LAKELAND BANCORP, INC.

By: /s/ Roger Bosma

Name: Roger Bosma

Title: President and Chief Executive Officer

Date: July 1, 2004

EXHIBIT INDEX

Exhibit No.	Description
99.1	Press Release, dated July 1, 2004

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