

LAKELAND FINANCIAL CORP  
Form 11-K  
June 21, 2006

**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

**FORM 11-K**

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934  
For the fiscal year ended **December 31, 2005**

OR

TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934  
For the transition period from \_\_\_\_\_ to \_\_\_\_\_

Commission File Number **333-48402**

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

**Lakeland Financial Corporation 401(k) Plan**

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

**Lakeland Financial Corporation**

**202 East Center Street, P.O. Box 1387**

Warsaw, Indiana 46581-1387

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**REQUIRED INFORMATION**

Audited statements of net assets available for benefits of the Lakeland Financial Corporation 401(k) Plan as of December 31, 2005 and 2004, and the related statements of changes in net assets available for benefits for the year ended December 31, 2005 are provided as Exhibit 99.1 to this Form 11-K.

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**SIGNATURES**

*The Plan.* Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

**LAKELAND FINANCIAL CORPORATION  
401(k) PLAN**

Date: June 20, 2006

By: Lakeland Financial Corporation, as Trustee  
to the Plan

By:/s/Jill A. DeBatty  
Jill A. DeBatty

**LAKELAND FINANCIAL CORPORATION 401(k) PLAN**

**EXHIBIT INDEX  
TO  
ANNUAL REPORT ON FORM 11-K**

|             |  | Sequential |
|-------------|--|------------|
| Exhibit No. | Description                                | Page No.   |
| 23.1        | Consent of Crowe Chizek and<br>Company LLC | 5          |
| 99.1        | Financial Statements                       | 6          |