

AVERITT RICHARD G
 Form 4
 December 28, 2004

FORM 4

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

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
 AVERITT RICHARD G

2. Issuer Name and Ticker or Trading Symbol
 RAYMOND JAMES FINANCIAL INC [RJF]

5. Relationship of Reporting Person(s) to Issuer
 (Check all applicable)

(Last) (First) (Middle)
 880 CARILLON PARKWAY
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 12/27/2004

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
 CEO - RJFS

ST. PETERSBURG, FL 33716
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. 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 (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|
| Common Stock | 12/27/2004 | | E | 6,000 A | \$ 13.75 117,233 | D | |
| Common Stock | | | | | 24,977 | I | ESOP |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474 (9-02)

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | Amount or Number of Shares |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|----------------------------|
| Employee Stock Option (right to buy) | \$ 13.75 | 12/27/2004 | | E | 6,000 | 11/18/2002 01/18/2005 | Common Stock | 6,000 |
| Employee Stock Option (right to buy) | \$ 21.33 | | | | | 11/28/2004 ⁽¹⁾ 01/28/2007 | Common Stock | 9,000 |
| Employee Stock Option (right to buy) | \$ 21.03 | | | | | 12/10/2005 ⁽²⁾ 02/10/2008 | Common Stock | 28,390 |
| Employee Stock Option (right to buy) | \$ 21.03 | | | | | 12/10/2005 ⁽³⁾ 02/10/2008 | Common Stock | 9,102 |
| Employee Stock Option (right to buy) | \$ 25.2 | | | | | 12/04/2006 02/04/2009 | Common Stock | 4,800 |
| Employee Stock Option (right to buy) | \$ 25.2 | | | | | 01/04/2008 ⁽⁴⁾ 02/04/2009 | Common Stock | 7,200 |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|---|---------------|-----------|------------|-------|
| | Director | 10% Owner | Officer | Other |
| AVERITT RICHARD G 880 CARILLON PARKWAY ST. PETERSBURG, FL 33716 | | | CEO - RJFS | |

Signatures

Richard G.
Averitt

12/27/2004

__Signature of
Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

- (1) Award of stock as portion of annual bonus
- (2) Options Becoming exercisable - 21,079 on 12/10/2005, 4,572 on 12/10/2006 and 2,747 on 12/10/2007
- (3) Options Becoming exercisable - 1,420 on 12/10/2005, 2,928 on 12/10/2006 and 4,754 on 12/10/2007
- (4) Options Becoming exercisable - 3,600 on 1/04/2008, and 3,600 on 1/04/2009

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.