

AVERITT RICHARD G  
 Form 4  
 November 24, 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)  
 11/19/2004

\_\_\_\_ 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) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|
|                                 |                                      |  |                                | (A) or (D)  | Price   |  |                                   |
|                                 |                                      |  |                                | Code  | V   | Amount   |                                   |
| Common Stock                    | 11/19/2004                           |  | G                              | V   | 3,500   | D  | \$ 0 107,195 D                    |
| Common Stock                    | 11/23/2004                           |  | G                              | V   | 172   | D  | \$ 0 107,023 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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number.

**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) | 8. Amount or Number of Shares |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|-------------------------------|
| Employee Stock Option (right to buy)       | \$ 13.75   |                                      |  |                                |   | 11/18/2002 01/18/2005                                    | Common Stock  | 6,000                         |
| Employee Stock Option (right to buy)       | \$ 21.33   |                                      |  |                                |   | 11/28/2004 <sup>(1)</sup> 01/28/2007                     | Common Stock  | 9,000                         |
| Employee Stock Option (right to buy)       | \$ 21.03   |                                      |  |                                |   | 12/10/2005 <sup>(2)</sup> 02/10/2008                     | Common Stock  | 28,398                        |
| Employee Stock Option (right to buy)       | \$ 21.03   |                                      |  |                                |   | 12/10/2005 <sup>(3)</sup> 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 <sup>(4)</sup> 02/04/2009                     | Common Stock  | 7,200                         |

