RIESS RICHARD K

Form 4

November 22, 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

Form 4 or Form 5 obligations may continue.

Check this box

if no longer

subject to

Section 16.

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(b) of the Investment Company Act of 1940

See Instruction 30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person ** RIESS RICHARD K			2. Issuer Name as Symbol	nd Ticker or Trading	5. Relationship of Reporting Person(s) to Issuer				
			RAYMOND JAMES FINANCIAL INC [RJF]		(Check all applicable)				
(Last)	(First)	(Middle)	3. Date of Earliest (Month/Day/Year)		_X_ Officer (gi	ve title Other (specify			
880 CARILLON PARKWAY			11/22/2004		below) below) Executive Vice President				
	(Street)		4. If Amendment,	Date Original	6. Individual or Joint/Group Filing(Check				
CT DETED	SBURG, FL 3	3716	Filed(Month/Day/Yo	ear)	Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
SI.IEIEK	SDUKG, I'L 3	3710			Person				
(City)	(State)	(Zip)	Table I - Non	-Derivative Securities Acc	quired, Disposed	of, or Beneficially Owned			
1.Title of	2. Transaction	Date 2A. Dee	emed 3.	4. Securities	5. Amount of	6. Ownership 7. Nature of			

(City)	(State) (Z	Table	l - Nor	ı-De	erivative S	Securi	ties Acc	quired, Disposed (of, or Beneficial	ly Owned
1.Title of Security	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if	3. Transa	ctio	4. Securities nAcquired (A) or		5. Amount of Securities	6. Ownership Form: Direct	7. Nature of Indirect	
(Instr. 3)		any (Month/Day/Year)	Code (Instr.	8)	Disposed of (D) (Instr. 3, 4 and 5)			Beneficially Owned	(D) or Indirect (I)	Beneficial Ownership
		(Month/Day/Tear)	Code	V	Amount	(A) or	Price	Following Reported Transaction(s) (Instr. 3 and 4)	(Instr. 4)	(Instr. 4)
Common Stock								10,737	D	
Common Stock								37,776	I	ESOP
Common Stock	11/22/2004		G	V	150	D	\$0	12,500	I	Spouse

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. Transactic Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 13.75					11/18/2002	01/18/2005	Common Stock	750
Employee Stock Option (right to buy)	\$ 13.75					11/18/2002	01/18/2005	Common Stock	9,000
Employee Stock Option (right to buy)	\$ 21.33					11/28/2004	01/28/2007	Common Stock	6,150
Employee Stock Option (right to buy)	\$ 21.33					11/28/2004(1)	01/28/2007	Common Stock	8,850
Employee Stock Option (right to buy)	\$ 25.2					12/04/2006(2)	02/04/2009	Common Stock	12,000

Reporting Owners

Reporting Owner Name / Address Relationships

Reporting Owners 2

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Director 10% Owner Officer Other

RIESS RICHARD K Executive 880 CARILLON PARKWAY Vice ST. PETERSBURG, FL 33716 President

Signatures

Richard K. 11/22/2004

**Signature of Date

Reporting Person

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) Options Becoming exercisable 2,850 on 11/28/2004, 3,000 on 11/28/2005 and 3,000 on 11/28/2006
- (2) Options Becoming exercisable 1,200 on 12/04/2006, 3,600 on 01/04/2007, 3,600 on 01/04/2008 and 3,600 on 01/04/2009

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.

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