

RAYMOND JAMES FINANCIAL INC  
 Form 4  
 December 16, 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 \*  
**HELCK CHESTER B**

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)  
**12/16/2004**

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
**Chief Operating Officer**

**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 Indirect Beneficial Ownership (Instr. 4)
Common Stock	12/16/2004		G	V 1,353 (1) D	\$ 0 48,360	D	
Common Stock	12/16/2004		G	V 1,353 (1) A	\$ 0 1,353	I	Spouse
Common Stock					4,155	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)

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	7,500
Employee Stock Option (right to buy)	\$ 21.33					11/28/2004 <sup>(2)</sup> 01/28/2007	Common Stock	9,000
Employee Stock Option (right to buy)	\$ 21.03					12/10/2005 <sup>(3)</sup> 02/10/2008	Common Stock	66,094
Employee Stock Option (right to buy)	\$ 21.03					12/10/2005 <sup>(4)</sup> 02/10/2008	Common Stock	8,905
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>(5)</sup> 02/04/2009	Common Stock	7,200

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HELCK CHESTER B 880 CARILLON PARKWAY ST. PETERSBURG, FL 33716	X		Chief Operating Officer	

## Signatures

Chet B. Helck                      12/16/2004

\_\_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) Gift to spouse
- (2) Options currently exercisable - 3,720, Options Becoming exercisable - 3,480 on 11/28/2005 and 1,800 on 11/28/2006
- (3) Options Becoming exercisable - 43,776 on 12/10/2005, 12,072 on 12/10/2006 and 10,246 on 12/10/2007
- (4) Options Becoming exercisable - 1,224 on 12/10/2005, 2,928 on 12/10/2006 and 4,753 on 12/10/2007
- (5) Options Becoming exercisable - 3,600 on 1/4/2008, and 3,600 on 1/4/2009

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.