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

FORM 8-K

CURRENT REPORT Pursuant to Section 13 and 15(d) of the Securities Exchange Act of 1934

December 01, 2004

Date of report (date of earliest event reported)

Raymond James Financial, Inc.

(Exact Name of Registrant as Specified in Its Charter)

Florida

(State or Other Jurisdiction of Incorporation)

1-9109

59-1517485

(Commission File Number)

(IRS Employer Identification No.)

880 Carillon Parkway St. Petersburg, FL 33702

(Address of Principal Executive Offices) (Zip Code)

(727) 567-1000

(Registrant s Telephone Number, Including Area Code)

Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 7.01 Regulation FD Disclosure

Raymond James Financial, Inc. issued a press release, dated December 01, 2004, announcing its September 2004 Segment Data. A copy of such press release is attached hereto as Exhibit 99.1.

Item 8.1 Other Events

Raymond James Financial, Inc. issued a press release, dated December 01, 2004, announcing the date for its annual meeting and the record date for shareholders entitled to vote at the annual meeting, the amount of the quarterly dividend and a proposed increase in the number of authorized shares of the company's common stock, subject to shareholder approval. A copy of such press release is attached hereto as Exhibit 99.2.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

RAYMOND JAMES FINANCIAL, INC.

Date: December 01, 2004 By: /s/ Thomas A. James

Thomas A. James,

Chairman and Chief Executive

Officer

By: /s/ Jeffrey P. Julien

Jeffrey P. Julien

Senior Vice President - Finance and Chief Financial Officer