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**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**

**October 20, 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**

(Commission File Number)

**59-1517485**

(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):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2.02. Results of Operations and Financial Condition.**

On October 20, 2004, Raymond James Financial, Inc. issued a press release reporting on its results of operations for the fiscal year and fourth quarter ended September 24, 2004. This press release is furnished in this report, pursuant to this Item 2.02, as Exhibit 99.

The company will conduct its quarterly conference call October 21 at 4:15 p.m. The telephone number is 800-773-5520. The call will also be available on demand on the company's Web site, [www.RaymondJames.com](http://www.RaymondJames.com), under "About Our Company," "Financials."

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits	
<u>Exhibit No.</u>	<u>Description</u>
99	Press release dated October 20, 2004

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## 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: October 20, 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

Exhibit Index

Exhibit No.	Description
99	Earnings Press Release