

FORM 5

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

Check this box if no longer
subject to Section 16. Form 4 or
Form 5 obligations may continue.
See Instruction 1(b). Form 3 Holdings
Reported Form 4 Transactions Reported

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

OMB Number: 3235-0362
Expires: September 30, 1998
Estimated average burden
hours per response 1.0

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility

(Print or Type Responses)

Holding Company Act of 1934 or Section 30(f) of the Investment Company Act of 1940

1. Name and Address of Reporting Person*			2. Issuer Name and Ticker or Trading Symbol			6. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
James Thomas A			Raymond James Financial (RJF)			<input checked="" type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) <u>Chairman, CEO</u>			
(Last) (First) (Middle)			3. IRS or Social Security Number of Reporting Person (Voluntary)			4. Statement for Month/Year Sept. 2002			
880 Carillon Parkway			5. If Amendment			7. Individual or Joint/Group Filing (Check Applicable Line)			
(Street)			Date of Original			<input checked="" type="checkbox"/> Form filed by One Reporting Person			
St. Petersburg FL 33716			(Month/Year)			<input type="checkbox"/> Form filed by More than One Reporting Person			
(City) (State) (ZIP)			Table I — Non Derivative Securities Acquired, Disposed of, or beneficially Owned						
1. Title of Security (Instr. 3)			2. Trans- action Date (Month/ Day/ Year)	3. Trans- action Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		5. Amount of Securities Beneficially Owned at End of Month (Instr. 3 and 4)	6. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Owner- ship (Instr. 4)
Raymond James Financial, Inc. (RJF)					Amount (A) or (D) Price				
RJF Common Stock							6,081,131	D	Thomas A. James TTEE 12/20/76 Thomas A. James
RJF Common Stock							466,659	I	Employee Stock Ownership Plan & Trust
RJF Common Stock							21,372	I	Mary S. James (wife)
RJF Common Stock							323,508	I	Robert A. James & Helen W. James Annuity Trust
RJF Common Stock							152,909	I	James Grandchildren Trust
RJF Common Stock							3,362,680	I	Robert A. James Trust
RJF Common Stock							19,613	I	Thomas A. James TTEE 12/20/76 Thomas A. James
NO UNREPORTED ACTIVITY									

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

(Over)
SEC 2270 (9-96)

Table II – Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

FORM 5 (continued)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (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. Price of derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned at End of deriv-Month (Instr. 4)	10. Ownership Form of Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				

Explanation of Responses:

**Intentional misstatements or omissions of facts constitute Federal Criminal Violations,
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

/S/ THOMAS A. JAMES
**Signature of Reporting Person

October 4, 2002
Date

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient.
see Instructions 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.