

STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
FIRST NATIONAL CENTER, SUITE 860
120 NORTH ROBINSON
OKLAHOMA CITY, OKLAHOMA 73102



In the Matter of:

Colby Younger Ruth (CRD #5093489),

Respondent.

ODS File No. 12-057

ORDER

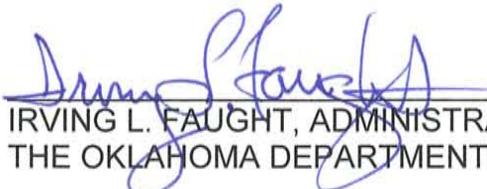
Pursuant to Section 1-602 of the Oklahoma Uniform Securities Act of 2004 (Act), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011), the Oklahoma Department of Securities (Department) conducted an investigation into the activities of Colby Younger Ruth (Respondent Ruth) to determine whether certain violations of the Act and/or the Rules of the Oklahoma Securities Commission and the Administrator of the Department of Securities (Rules) may have occurred. Based thereon, the Enforcement Division of the Department filed an Enforcement Division Recommendation with the Administrator on March 27, 2012, with findings of fact and conclusions of law ("Recommendation").

In order to resolve this matter, Respondent Ruth voluntarily executed the Agreement that is attached hereto as "Attachment A" and incorporated herein by reference ("Agreement"). Without being admitted or denied by Respondent, except as to jurisdiction over Respondent and the subject matter of this action, the Findings of Fact and Conclusions of Law in the Recommendation are incorporated herein by reference.

NOW THEREFORE, IT IS HEREBY ORDERED that Colby Younger Ruth is barred from transacting business in this state as a broker-dealer, agent, investment adviser, and/or investment adviser representative, as those terms are defined in Section 1-102 of the Act, and from association in any capacity with any broker-dealer and/or investment adviser.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 28th day of September, 2012.

(SEAL)

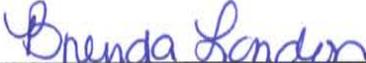


IRVING L. FAUGHT, ADMINISTRATOR OF
THE OKLAHOMA DEPARTMENT OF SECURITIES

CERTIFICATE OF MAILING

The undersigned hereby certifies that on the 28th day of September, 2012, a true and correct copy of the above and foregoing Order was mailed by first class mail with postage prepaid thereon addressed to:

Thomas Goldman
416 NW 23rd Street
Oklahoma City, OK 73103
Attorney for Respondent



Brenda London, Paralegal

**STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
FIRST NATIONAL CENTER, SUITE 860
120 NORTH ROBINSON
OKLAHOMA CITY, OKLAHOMA 73102**

In the Matter of:

Colby Younger Ruth (CRD #5093489),

Respondent.

ODS File No. 12-057

AGREEMENT

THIS AGREEMENT is entered into between Colby Younger Ruth ("Ruth") and the Administrator ("Administrator") of the Oklahoma Department of Securities ("Department") (collectively, "Parties") as of the Effective Date set forth below.

Pursuant to Section 1-602 of the Oklahoma Uniform Securities Act of 2004 (Act), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011), the Department conducted an investigation into the activities of Respondent Ruth to determine whether certain violations of the Act and/or the Rules of the Oklahoma Securities Commission and the Administrator of the Department of Securities (Rules) may have occurred.

Respondent Ruth was registered under the Act as an agent of Farmers Financial Solutions, LLC ("Farmers") from August 2006 until December 2011 and was an insurance agent for Farmers Insurance Group of Companies ("Farmers Insurance") since 2003. The Department's investigation revealed that in April of 2011, Respondent Ruth deposited three checks, totaling \$1,152, from two different customers of Farmers Insurance into his personal credit union account and used such funds for personal expenses. The Farmers Insurance customers had written the checks in payment of premiums for small business insurance policies.

Respondent Ruth desires to expeditiously settle this matter without admitting or denying the Findings of Fact or the Conclusions of Law in the Recommendation, except as to jurisdiction over Respondent Ruth and the subject matter of this action, and without the adjudication of any issue of law or fact. Respondent Ruth voluntarily waives his right to a hearing provided by the Act, Rules, and the Oklahoma Administrative Procedures Act, Okla. Stat. tit. 75, § 250 *et seq.*

The undersigned parties hereto agree as follows:

1. **Entry of Order.** Respondent Ruth agrees to the entry of the order in the form attached hereto as "Attachment A", and voluntarily waives his right to notice, hearing, and appeal as provided by the Act, the Rules, and the Oklahoma Administrative Procedures Act.

2. **Entire Agreement.** This writing constitutes the entire agreement of the Parties with respect to the subject matter hereof and supersedes any and all prior and contemporaneous agreements, representations and understandings of the Parties. No supplement, modification or amendment to this Agreement shall be binding unless executed in writing by each of the Parties hereto.
3. **Limitation on Agreement.** Nothing in this Agreement shall prohibit the Administrator from furnishing information to any other properly constituted agency or authority. In the event any other agency or authority commences an action in connection with information obtained by the Administrator against Respondent Ruth, the Administrator may assist in such actions as authorized by law. It is further agreed that the execution of this Agreement does not mean that the Administrator has passed in any way upon the merits or qualifications of, or recommended or given approval to, the transactions to which it relates.
4. **Effective Date.** This Agreement shall be effective as of the date on which it is signed by the Administrator as set forth below his signature hereto.
5. **Consideration.** In consideration for this Agreement, the Administrator will not take further action against Respondent Ruth in connection with the offer and/or sale of securities prior to the Effective Date hereof; provided, however, should Respondent Ruth fail to comply with the terms of this Agreement in any material respect or if Respondent Ruth has made any false or misleading statements to the Department in connection with this matter, the Department may initiate action against Respondent Ruth as authorized by the Act.
6. **Applicability.** This Agreement applies only to the activities of Respondent Ruth and to no others.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date and year set forth below their signatures hereto.

COLBY YOUNGER RUTH:



Date: 09/26/12

OKLAHOMA DEPARTMENT OF SECURITIES:

By: 

Irving L. Faught, Administrator

Date: September 28, 2012

STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
FIRST NATIONAL CENTER, SUITE 860
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In the Matter of:

Colby Younger Ruth (CRD #5093489),

Respondent.

ODS File No. 12-057

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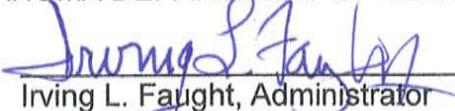
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COLBY YOUNGER RUTH:



Date: 09/26/12

OKLAHOMA DEPARTMENT OF SECURITIES:

By: 

Irving L. Faught, Administrator

Date: September 28, 2012

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(SEAL)

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416 NW 23rd Street
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Attorney for Respondent

Brenda London, Paralegal