

FORM ADV**Uniform Application for Investment Adviser Registration****Part II - Page 1****OMB APPROVAL**

OMB Number: 3235-0049
Expires: July 31, 2008
Estimated Average burden
Hours per response.....9.402

Name of Investment Adviser: Ridgeway Conger Advisory Services, Inc.						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
	2123 Main Street	New Woodstock	NY	13122	(315)	662-7450

**This part of FORM ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any government authority.**

Table of Contents

<u>Item Number</u>	<u>Item</u>	<u>Page</u>
1	Advisory Services and Fees	2
2	Types of Clients	2
3	Types of Investments	3
4	Methods of Analysis, Sources of Information and Investment Strategies	3
5	Education and Business Standards	4
6	Education and Business Background	4
7	Other Business Activities	4
8	Other Financial Industry Activities or Affiliations	4
9	Participation or Interest in Client Transactions	5
10	Conditions for Managing Accounts	5
11	Review of Accounts	5
12	Investment or Brokerage Discretion	6
13	Additional Compensation	6
14	Balance Sheet	6
	Continuation Sheet	Schedule F

(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

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 control number.

Applicant: Ridgeway Conger Advisory
Services, Inc.

SEC File Number:
801- 66272

Date:
08/09/2010

1. A. Advisory Services and Fees. (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | | | |
|---|--|----|---|
| <input checked="" type="checkbox"/> (1) | Provides investment supervisory services | 20 | % |
| <input checked="" type="checkbox"/> (2) | Manages investment advisory accounts not involving investment supervisory services..... | 80 | % |
| <input type="checkbox"/> (3) | Furnishes investment advice through consultations not included in either service described above... | | % |
| <input type="checkbox"/> (4) | Issues periodicals about securities by subscription | | % |
| <input type="checkbox"/> (5) | Issues special reports about securities not included in any service described above..... | | % |
| <input type="checkbox"/> (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities..... | | % |
| <input type="checkbox"/> (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities... | | % |
| <input type="checkbox"/> (8) | Provides a timing service | | % |
| <input type="checkbox"/> (9) | Furnishes advice about securities in any manner not described above..... | | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B. Does applicant call any of the services it checked above financial planning or some similar term?

Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>

C. Applicant offers investment advisory services for: (check all that apply)

- | | |
|---|--|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges | <input type="checkbox"/> (5) Commissions |
| <input type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of clients - Applicant generally provides investment advice to: (check those that apply)

- | | |
|---|--|
| <input checked="" type="checkbox"/> A. Individuals | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)

FORM ADV
Part II - Page 3

Applicant: Ridgeway Conger Advisory
Services, Inc.

SEC File Number:
801- 66272

Date:
08/09/2010

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> A. Equity securities | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities | <input checked="" type="checkbox"/> I. Options contracts on: |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input checked="" type="checkbox"/> (1) securities |
| <input type="checkbox"/> (3) Foreign issuers | <input checked="" type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> B. Warrants | <input type="checkbox"/> J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> (1) tangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input checked="" type="checkbox"/> (1) real estate |
| <input type="checkbox"/> G. Investment company securities: | <input checked="" type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Charting | (4) <input checked="" type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input checked="" type="checkbox"/> Timing services |
| (2) <input checked="" type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | Securities and Exchange Commission |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (7) <input checked="" type="checkbox"/> Company press releases |
| | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|---|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input checked="" type="checkbox"/> Short sales | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)

FORM ADV
Part II - Page 4

Applicant: Ridgeway Conger Advisory
Services, Inc.

SEC File Number:
801- 66272

Date:
08/09/2010

5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No
☒ ☐

(If yes, please describe these standards on Schedule F)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- formal education after high school
- year of birth
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☐ B. Applicant sells products or services other than investment advice to clients.
- ☒ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- ☒ C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|--|--|
| <input checked="" type="checkbox"/> (1) broker-dealer | <input type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input type="checkbox"/> (8) law firm |
| <input type="checkbox"/> (3) other investment adviser | <input type="checkbox"/> (9) insurance company or agency |
| <input type="checkbox"/> (4) financial planning firm | <input type="checkbox"/> (10) pension consultant |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer |
| <input type="checkbox"/> (6) banking or thrift institution | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.. Yes No
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)

FORM ADV
Part II - Page 5

Applicant: Ridgeway Conger Advisory
Services, Inc.

SEC File Number:
801-66272

Date:
08/09/2010

9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☒ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sell for itself securities it also recommended to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment advisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other condition for starting or maintaining an account?

Yes No
☒ ☐

(If yes, describe on Schedule F)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory account, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Reviews: Client accounts will be reviewed quarterly in addition to regular reviews. Where necessary, additional reviews may be conducted as conditions warrant.

Reviewers: Richard Garber, David Tabone, and Willaway Hilario.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Client will receive monthly reports and brokerage statements from their custodian.

12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | | |
|--|-------------------------------------|-------------------------------------|
| | Yes | No |
| (1) securities to be bought or sold? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (2) amount of securities to be bought or sold? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (3) broker or dealer to be used? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (4) commission rates paid? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? ☒ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|--------------------------|-------------------------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet?..... ☐ Yes ☒ No

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Ridgeway Conger Advisory
Services, Inc.

SEC File Number:
801- 66272

Date:
08/09/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ridgeway Conger Advisory Services, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
1A(1)	<p>Investment Advisory Supervisory Services:</p> <p>Ridgeway Conger Advisory Services' ("Ridgeway") principal service is providing fee-based investment advisory services and financial planning services. The advisor practices custom management of portfolios, on a discretionary basis, according to the client's objectives. The advisor's primary approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance. The advisor uses exchange listed securities, over-the-counter securities, foreign securities, warrants, corporate debt securities, CDs, variable life insurance, variable annuities, municipal securities, mutual funds, United States government securities, partnerships that invest in real estate, partnerships that invest in oil and gas interests, and options in securities to accomplish this objective. The advisor measures and selects mutual funds by using various criteria, such as the fund manager's tenure, and/or overall career performance. The advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. The advisor may recommend specific stocks to increase sector weighting and/or dividend potential. The advisor may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. The advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client's risk tolerance. At no time will Ridgeway accept or maintain custody of a client's funds or securities.</p>	
1A(2)	<p>Selection of Other Advisors:</p> <p>Ridgeway may recommend and refer clients to unaffiliated money managers or investment advisors at Ridgeway's or client's request. Through this arrangement, the Client will then enter into an advisory agreement with that sub-advisor to which that sub-advisor will assist and advise the client in establishing investment objectives and develop an investment strategy to meet those objectives by identifying appropriate investments and monitoring such investments. In consideration for such sub-advisor services, said sub advisor will receive an Investment Advisory Fee, billed quarterly in arrears; based on the account asset value at the time the account is established. Ridgeway will receive a portion of the Investment Advisory Fee for the solicitation and referral of the client to the sub-advisor, for assisting the client in completing their client questionnaire and account opening paperwork, and for assisting in the development of the initial policy recommendations and managing the ongoing client relationship. The Client, prior to entering into an agreement with a sub-advisor selected by Ridgeway, will be provided with that sub-advisors Form ADV Part II and Schedule F (or a brochure that makes the appropriate disclosures). In addition, Ridgeway and its Client will agree in writing that the Client's account will be managed by that selected sub-advisor.</p>	

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Ridgeway Conger Advisory
Services, Inc.

SEC File Number:
801- 66272

Date:
08/09/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ridgeway Conger Advisory Services, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
1C	<p>Fees:</p> <p>Ridgeway is the sponsor and portfolio manager of a wrap fee program which allows clients to receive a bundle of services for one fee. Please see the firm's Schedule H/Wrap Fee Brochure for more information. Where some clients are not enrolled in the program, fees for advice, execution, and other services are charged separately. Ridgeway is compensated for its investment advisory services by charging the following fees:</p>	
1C(1)	<p>Management Fee:</p> <p>Pursuant to an investment advisory contract signed by each client, the client will pay Ridgeway a quarterly Management Fee, payable in advance, based on the amount of the assets to be managed by the advisor as of the opening of business on the first business day of each quarter. Advisor will charge a 2% management fee for assets under management. These fees may be negotiated by the advisor at the sole discretion of the advisor. All fees paid to Ridgeway for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of Ridgeway. In that case, the client would not receive the services provided by Ridgeway which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by Ridgeway to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.</p> <p>At no time will Ridgeway accept or maintain custody of a client's funds or securities. Clients may request to terminate their advisory contract with Ridgeway, in whole or in part, by giving thirty days advance written notice. Upon termination by written notice, any fees paid in advance will be prorated to the date of termination and any excess will be refunded to client. Client's advisory agreement with the Advisor is non-transferable without Client's written approval.</p>	

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Ridgeway Conger Advisory
Services, Inc.

SEC File Number:
801- 66272

Date:
08/09/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ridgeway Conger Advisory Services, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
1C(2)	Hourly Fee: Some clients will contract to have financial planning advice provided based on an hourly fee rather than based on the assets under management. The advisors hourly fee will be billed at a rate in the range of \$100 to \$300 per hour, but may be negotiated in advance. The advisors hourly fees will be negotiated and agreed upon by the parties in advance. Hourly fee-based clients are billed on a monthly basis upon completion of work performed.	
5	Ridgeway requires persons providing investment advice to be registered as Investment Advisor Representatives with the equivalent of a Series 65 or Series 7 and Series 66 license, or the equivalent professional designation and have at least three years of business experience.	
6	Name: Richard Alan Garber Date of Birth: 1956 Education: Citadel Military Academy, BS in Business Administration Licenses: Series 52. Industry Experience: 01/2006 to Present, Ridgeway Conger Advisory Services, Inc. President & CCO 12/2003 to Present, Ridgeway & Conger, Inc., Assistant to President 01/1999 to Present, Clayton, Lowell & Conger, Inc., Registered Representative.	

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Ridgeway Conger Advisory
Services, Inc.

SEC File Number:
801- 66272

Date:
08/09/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ridgeway Conger Advisory Services, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
7C	As an indirect owner of Ridgeway, Leigh Garber is also the owner and a registered representative of two FINRA registered broker-dealers, Clayton Lowell and Conger, CRD #44343 and Ridgeway and Conger, CRD #113055. Leigh Garber spends 100% of her time on broker-dealer business.	
8C(1)	In addition to being an investment adviser, Ridgeway has arrangements with an affiliated broker-dealer registered with FINRA [Ridgeway and Conger, Inc CRD# 113055]. Some investment adviser representatives of Ridgeway are also registered representatives for said broker-dealer.	
9B	<p>Investment adviser representatives of Ridgeway, in their capacity as registered representatives of a broker-dealer, may effect securities and insurance product sales/transactions through the broker-dealer on behalf of advisory clients for compensation. Clients are not obligated to use Ridgeway's investment adviser representatives for the purchase of those securities and/or insurance products/services.</p> <p>While Ridgeway endeavors at all times to put the interests of its clients first as part of their fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of the individual making the recommendation.</p>	
9C	On occasion, Ridgeway will permit agency cross transactions to occur between accounts of clients held at Ridgeway's affiliated broker dealer. In such situations, Ridgeway will make all appropriate disclosures and secure necessary approvals from the client as required by the Adviser's Act. Clients are not obligated to engage in agency cross transactions.	
9E	<p>Ridgeway's investment adviser representatives may purchase or sell products that they also recommend to clients. Ridgeway requires those representatives who conduct such activities to place the client's interest first. Ridgeway has placed restrictions on this conduct to the extent that representatives may not purchase or sell a security where they have given clients opposing recommendations. Ridgeway reviews trades daily to ensure its clients orders are handled first. In addition, Ridgeway reviews such trades for cross trades in client accounts.</p>	

(Complete amended pages in full, circle amended items and file with execution page (page 1)).

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Ridgeway Conger Advisory
Services, Inc.

SEC File Number:
801- 66272

Date:
08/09/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ridgeway Conger Advisory Services, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
10	Ridgeway's cumulative minimum account value for new accounts is currently set at \$25,000. However, based on prior relationships and other negotiable circumstances, the firm may accept accounts with a lower value.	
12A(1)&(2)	<p>Investment Discretion:</p> <p>Generally, Clients grant Ridgeway complete discretion over the selection and amount of securities to be bought or sold for their account (within the parameters established by their Advisory Agreement) without obtaining their consent or approval. However, these purchases may be subject to specified investment objectives and guidelines. For example, a Client may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio.</p> <p>Discretionary authority will only be authorized upon full disclosure to the client and by that client having specifically authorized said authority through the execution of an Investment Advisory Agreement. All discretionary trades made by Ridgeway on behalf of their discretionary accounts (clients) will be in accordance with that client's investment objectives and goals.</p> <p>Our primary objective in placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker.</p> <p>Ridgeway may execute transactions through an unaffiliated broker-dealer. The broker-dealer will be chosen based on the following: 1) the broker's capital depth, 2) the broker's market access, 3) the broker's transaction confirmation and account statement practices, 4) our knowledge of negotiated commission rates and spreads currently made available, 5) the nature and character of the markets for the security to be purchased or sold, 6) the desired timing of the transaction, 7) the execution, 8) clearance and settlement capabilities of the broker selected and others considered, 9) our knowledge of any actual or apparent operational problems of a broker and 10) the reasonableness of the commission or its equivalent for the specific transaction. We will not necessarily pay the lowest commission or commission equivalent. Transactions may involve specialized services on the part of the broker. This would justify higher commissions (or their equivalent) than other transactions requiring routine services.</p>	

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Ridgeway Conger Advisory
Services, Inc.

SEC File Number:
801- 66272

Date:
08/09/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ridgeway Conger Advisory Services, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
12A(1)&(2) [Continued]	<p>Ridgeway may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trades cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular client accounts. For example, a partial fill will generally be filled pro-rata among participating accounts. Prior to entry of a block trade, a written pre-allocation will be generated which identifies the group of client accounts participating in the order. Changes in allocation prior to final allocation may be made for good cause provided that all client accounts receive fair and equitable treatment. A written explanation of the reason for any material change in the allocation must be provided to and approved by the Compliance Officer no later than the morning following the execution of the trade. If the change in the allocation is the result of a condition that exists or a change in the client's account outside of the portfolio manager's control, then approval by the Compliance Officer is not required.</p>	
12A(3) & 12B	<p>Brokerage Discretion:</p> <p>Ridgeway will inform its clients both orally and in writing, in clear and understandable language that they (Ridgeway) will have discretion to select the broker or dealer for custodial and execution services. In addition, Ridgeway will disclose the following information as it relates to the relationship between the broker/dealer, Ridgeway and client: (1) Ridgeway will not dictate commissions, and (2) Ridgeway does not receive any type of product, service, compensation or research from the chosen broker/dealer. Ridgeway will choose the broker/dealer to be used based on execution and custodial services offered, cost, quality of service and their reputation based on prior business dealings.</p>	

(Complete amended pages in full, circle amended items and file with execution page (page 1)).

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Ridgeway Conger Advisory
Services, Inc.

SEC File Number:
801- 66272

Date:
08/09/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ridgeway Conger Advisory Services, Inc.		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
	<p>Code Of Ethics:</p> <p>Ridgeway maintains a code of ethics and they will provide a copy to any client or prospective client upon request.</p> <p>Proxy Voting:</p> <p>Ridgeway will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, Ridgeway cannot give any advice or take any action with respect to the voting of these proxies. The client and Ridgeway agree to this by contract.</p> <p>For accounts subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), the plan fiduciary specifically keeps the authority and responsibility for the voting of any proxies for securities held in plan accounts. Also, Ridgeway cannot give any advice or take action with respect to the voting of these proxies.</p> <p>Privacy Policy:</p> <p>Ridgeway never disclose the nonpublic personal information collected about its Clients to anyone except in furtherance of a business relationship, and then only to those persons necessary to effect the transactions and provide the services that Clients authorize (such as broker-dealers, custodians, investment managers etc.) or as otherwise provided by law.</p>	

(Complete amended pages in full, circle amended items and file with execution page (page 1)).

CRD Number – 139372
Ridgeway Conger Advisory Services, Inc
Form ADV, Schedule H
August 2010

Wrap Account Program Sponsored By
Ridgeway Conger Advisory Services, Inc
2123 Main Street
New Woodstock, NY 13122
315-662-7807

Table of Contents

General Information
Investment Advisory Services
Selection of Portfolio Managers
Minimums and Fees
Portfolio Manager Reviews & Client Reports
Education & Business Background
General Program Information
Other Industry Activities or Affiliations
Participation or Interest in Client Transactions
Privacy Policy
Information We May Collect and Use
Proxy Voting
Termination of Agreement

This brochure provides information about Ridgeway Conger Advisory Services, Inc and the Investment Advisory Wrap Fee Program that should be considered before becoming a client of Ridgeway Conger Advisory Services, Inc and their sponsored Wrap Fee Program. This information has not been approved or verified by the United States Securities and Exchange Commission (SEC) and/or any State securities regulatory authority.

General Information

Ridgeway Conger Advisory Services, Inc (“Ridgeway Conger”) is a registered investment adviser subject to the jurisdiction and authority of the SEC. Ridgeway Conger is notice filed in AR, CA, CT, DC, DE, FL, GA, IA, ID, IL, IN, LA, MD, MI, MN, MO, MT, NC, NH, NJ, NY, OR, PA, SC, TX, VA, WA, WI and maintains an affiliation with Ridgeway & Conger, Inc, a FINRA registered broker-dealer.

Investment Advisory Services

Ridgeway Conger is the sponsor and portfolio manager of a Wrap Fee Program (“Program”), an investment advisory service program offered primarily to individuals, pension and profit sharing plans, trusts/estates/charitable organizations, and corporations or business entities. The Program is offered through individuals associated with Ridgeway Conger acting in their capacity as investment adviser representatives. These individuals are appropriately licensed, qualified and authorized to provide such services on behalf of the firm.

The Program allows clients to access the investment advisory services of professional portfolio management personnel affiliated with Ridgeway Conger for the individual management of Client accounts. Through written agreements with Ridgeway Conger, each Client will be provided with an investment strategy tailored by portfolio managers at Ridgeway Conger based on his or her individual financial circumstances, investment needs, goals and level risk of tolerance. The Client’s financial information will be solicited through an Investor Profile Questionnaire, or other similarly named document.

The portfolio manager will then direct the investment and reinvestment of the Client’s assets on a discretionary basis, in accordance with the Client’s investment goals and objectives, subject to the client meeting the minimum account size of \$25,000. The Client may impose reasonable restrictions on the portfolio manager’s discretionary authority. Any restriction and/or limitation must be in writing. Strategies employed by Ridgeway Conger may include, but are not limited to: Aggressive, Balanced, Growth, Growth and Income, Income and Conservative strategies.

Pursuant to the Client services agreement, the Client agrees to provide information regarding material changes in the Client’s financial circumstances and/or investment objectives. Upon receipt of this information, the appropriate portfolio manager will reevaluate the Client’s investments. Ridgeway Conger will solicit this information and any changes thereof, on a yearly basis.

Wrap accounts are held by Ridgeway & Conger, Inc the firm’s affiliated broker-dealer. The accounts are executed by various clearing firms. A complete list of firms is available upon request.

Selection of Portfolio Managers

Ridgeway Conger determines which Investment Managers (Managers) remain eligible to participate in the Program by conducting a periodic review of each Managers activities. Such review generally includes the following: examination of investment philosophy and process, interviews with personnel, and a review of trading practices and portfolio performance. Please note; Ridgeway Conger retains the authority to remove any Manager from the Program and there is no guarantee that a particular Manager will be retained in the program. Ridgeway Conger will continuously monitor the performance of each Client's performance in the Program

Account Minimums and Fees

Clients participating in the program will be required to maintain a minimum account value of \$25,000. However, based on prior relationships and other negotiable circumstances, the firm may accept accounts with a lower value.

Fees charged for the Program are based upon an annual percentage of assets under management and cover a number of services including; investment management, custody, execution, performance reporting, consultation, and many others as needed.

Pursuant to the signed agreement, Client's will pay Ridgeway a negotiable fee not to exceed 2.0% annually. This fee will be charged quarterly and in advance at 0.50%, based on the Client's amount of assets under management as of the opening of business on the first business day of each quarter. Please note, fees may be negotiated at the sole discretion of Ridgeway Conger.

The investment program fee is charged at inception on a prorated basis to reflect the number of days remaining in the calendar quarter. Any unearned portion of the investment program fee is refundable upon termination.

Any SEC or exchange fees arising from account activity are absorbed by Ridgeway Conger. Custodial and/or maintenance fees normally applicable to retirement accounts and qualified retirement plans are also included in the investment program. The level of the management fee is unaffected by the number of transactions effected within the account. Fees are assessed on all assets within the account, including securities, cash and money market balances. Margin debt balances do not reduce the value of the assets in the account.

However, these fees do not include certain odd-lot differentials; national securities exchange fees; postage and handling; termination fees for retirement accounts, qualified plans or Resource Management Accounts; ACAT transfer fees; interest on debit account balances; electronic fund transfer fees; and transfer taxes and other costs or charges associated with securities transactions mandated by law. All fees and charges, including the above, may be charged to the account. Please note, investment adviser representatives of Ridgeway Conger receive compensation for providing advice and

client-related services in connection with the Program based upon the value of the assets under their management.

The Ridgeway Conger Wrap Fee Program may cost the Client more or less than purchasing such wrap account services separately, assuming that similar services could be purchased directly from the various providers thereof. Therefore, the firm and its representative's may have a financial incentive to recommend this wrap-fee program over other programs or services.

Portfolio Manager Reviews & Client Reports

Each Client account, and the management thereof, will be reviewed by Richard Garber, David Tabone and Willaway Hilario on a quarterly basis. Reviews are conducted to determine whether accounts are being managed in accordance with the Client's investment objectives. Additional reviews may take place at the Client's request or as the result of significant market or economic developments. Account performance will be monitored in light of industry standards.

Clients will receive a quarterly statement from the custodian detailing their holdings and market prices, transactions and interest and dividends or capital gain payments, fee deductions, and account performance. Ridgeway Conger does not assume responsibility for the accuracy of information furnished to the Client by Custodian or other companies. Year-end tax summaries including IRS Schedule D information, IRS 1099-INT and IRA 1099-DIV, are provided to clients where applicable.

Education and Business Background

Representatives offering financial advice on behalf of Ridgeway Conger must be registered as investment adviser representatives. Such representatives must meet the requirements of each state where the firm has notice filed.

The following individuals are responsible for determining the types of investment advice given to firm clients:

Name: Richard Alan Garber

Date of Birth: 1956

Education: Citadel Military Academy, BS in Business Administration

Licenses: Series 52.

Industry Experience: 01/2006 to Present, Ridgeway Conger Advisory Services, Inc.
President & CCO

12/2003 to Present, Ridgeway & Conger, Inc., Assistant to President

01/1999 to Present, Clayton, Lowell & Conger, Inc., Registered Representative.

General Program Information

It is understood that Ridgeway Conger renders investment advisory services for Clients other than Client. Nothing in the Investment Advisory Agreement shall be deemed to impose upon Ridgeway Conger any obligation to purchase or sell, or to recommend for purchase or sale by or for the Client any security which the officers or employees of Ridgeway Conger may purchase or sell for their own Client or customer. Client recognizes that similar transactions in a specific security may not be accomplished for all Clients at the same time or price. Neither Ridgeway Conger's acceptance of investment objectives, nor any provisions of the Investment Advisory Agreement shall be considered a guarantee that any specific result will be achieved.

Other Industry Activities or Affiliations

Ridgeway Conger maintains an affiliation with Ridgeway and Conger, Inc a FINRA registered broker-dealer. Under this affiliation, it should be noted that some investment adviser representatives of Ridgeway Conger also serve as registered representatives for the broker-dealer.

Participation or Interest In Client Transactions

For their personal accounts, Ridgeway Conger and/or its investment adviser representatives may purchase or sell products that have also been recommended to clients. Ridgeway requires those representatives who conduct such activities to place the client's interest first. Ridgeway has placed restrictions on this conduct to the extent that such representatives may not purchase or sell securities where they have given clients opposing recommendations. Ridgeway reviews trades daily to ensure its client's orders are handled first. In addition, Ridgeway reviews such trades for cross trades in client accounts.

Privacy Policy

As an investment adviser, Ridgeway Conger may collect and maintain non-public personal information about its clients. The firm maintains a policy which prohibits the unauthorized disclosure of such information.

However, to offer its clients a full array of investment advisory services, the firm may provide a limited release of such information to third party service providers including broker-dealers, custodians, investment managers, etc. Such information will only be released with the clients' written authorization or as otherwise provided by law.

Information We May Collect and Use

Ridgeway Conger will collect information about its Clients by requiring them to complete an Investor Questionnaire (or other similar document) which will enable the investment adviser representative to assist the Client in developing and clarifying his or her investment objectives. In making investment determinations with respect to the Client, the representative will rely on the Client's investment objectives as stated in the Investor Questionnaire (or otherwise stated in writing to Ridgeway Conger), a written policy (if any), the securities held, tax considerations, and the overall climate of the financial markets. By processing the responses provided by the Client, the representative may present various management strategies for the Client's consideration. The representative will then assist the Client in selecting the appropriate investment options.

Client agrees to inform Ridgeway Conger promptly in writing of any material change in Client's investment objectives or financial status. The Client must also notify the firm of any other circumstances which could affect the Client's investments.

If the Client believes that any of Ridgeway Conger's records are inaccurate, Client may notify Ridgeway Conger in writing if any corrections, amendments or deletions should be made. Questions or changes in information may be directed to Richard Garber, President/Chief Compliance Officer Ridgeway Conger, 2123 Main Street New Woodstock, NY 13122.

Proxy Voting

Ridgeway Conger will not be required to take any action or render any advice with respect to voting of proxies solicited by, or with respect to, the issuers of securities in which Client assets may be invested. In addition, Ridgeway Conger will not offer clients advice regarding corporate actions and the exercise of proxy voting rights.

Termination of Agreement

The Client Agreement provides that either Ridgeway Conger or the Client may terminate the Agreement upon the other's receipt of 30 days written notice. Upon termination by written notice, any fees paid in advance will be prorated to the date of termination and any excess will be refunded to the client. No fee adjustment will be made during any fee period for appreciation or depreciation in Account asset value during that period, nor shall any adjustment or refund be made with respect to partial withdrawals by Client during any fee period. Client should be aware that, depending on the Account's turnover rate and advisory fee, the total cost of either Program may be higher or lower than Client might otherwise realize by paying investment advisory fees and negotiating transactions charges on a per transaction basis.