

Form ADV Part 2A Firm Brochure

Brochure Cover Page

Ruby Corporation

SEC File No. 801-62387

25100 Chagrin Boulevard, Suite 101
Beachwood, Ohio 44122

Phone: 216-595-8282

Website: None

This brochure provides information about the qualifications and business practices of Ruby Corporation. If you have any questions about the contents of this brochure, please contact us at 216-595-8282. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration does not imply a certain level of skill or training.

Additional information about Ruby Corporation is available on the SEC's website at <http://www.adviserinfo.sec.gov>

November 30, 2011

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Advisory Business

Ruby Corporation has been operating since October of 1999. The sole owner of Ruby Corporation is George B. Franz III. Mr. Franz is also the President and Chief Compliance Officer of Ruby Corporation. Ruby Corporation provides investment supervisory services and often refers to such services as financial planning services. We meet with our clients and tailor our advice and services to the individual needs of clients. While our services are limited to providing investment advice with respect to mutual funds, insurance policies and variable annuities, clients may impose additional restrictions on investing in certain types of securities. We do not participate in any wrap fees programs. We will review client investment portfolios in conjunction with asset allocation and, upon request, will evaluate proposed investments. As of September 30, 2011, we manage approximately \$21,000,000 of client accounts on a discretionary basis.

Fees and Compensation

Ruby Corporation offers investment advisory services and charges fees based upon a percentage of assets under management. Additionally hourly charges, fixed fees and in limited instances, performance based fees may be charged. Fixed fees and fees based upon assets under management are generally billed quarterly in advance. Clients may choose to be billed in arrears for fees or authorize us to deduct fees from client accounts. Clients may terminate their relationship at any time. Clients may incur additional indirect fees in connection with our advisory services including custodian fees, mutual fund expenses or brokerage fees.

For the services provided to the client, Ruby Corporation shall be entitled to a fee in accordance with the fee schedule in effect from time to time during the period over which the services are rendered. Fees shall be paid quarterly, in advance, according to the fee schedule. Such fees shall be paid to Ruby Corporation by the broker or custodian who is authorized to make such payments from the account on the client's behalf. Upon termination of the relationship between Ruby Corporation and client, client is entitled to receive a pro rata refund of prepaid fees.

Fees for services provided by Ruby Corporation based on the total market value of assets under management, charged at the end of each calendar quarter, payable in advance, according to the following schedule:

Asset Base	Annual Percentage
\$0 - 12,500	2.8%
\$12,501 - 25,000	2.4%
\$25,001 - \$500,000	2.0%
\$500,001 - \$1,500,000	1.75%
\$1,500,001 - +	Negotiable

In certain circumstances, fees may be negotiable.

Ruby Corporation may suggest a mutual fund family or a variable annuity product to be used. Ruby Corporation will invest accounts based on changes in investment models used by Ruby Corporation.

Ruby Corporation discusses the various types of available mutual funds with its clients. Clients who invest in mutual funds and variable annuities pay two levels of advisory fees for the management of their assets and purchasing mutual fund shares through a variable annuity contract results in higher costs than purchasing such shares directly. We discuss the advantages of various types of funds including no-load funds with our clients.

While we do work with an affiliated broker from time to time, clients have the option of purchasing investment products that we recommend through other brokers or agents not affiliated with Ruby Corporation. Colleen Rayborn Franz, the spouse of George Franz, is a representative of broker-dealer, LPL Financial Services. Ms. Franz became a representative of LPL Financial on September 1, 2011. Clients are free to select a broker-dealer or to allow us to select a broker-dealer on their behalf. Ms. Franz's status as a related person and her indirect receipt of brokerage fees in connection with investments made by our clients presents a conflict of interest insofar as it gives us an incentive to recommend a broker-dealer based upon the compensation received by Ms. Franz, rather than solely on client needs.

Performance-Based Fees

Ruby Corporation does not receive any performance based fees.

Types of Clients

Ruby Corporation provides services to individuals, pension and profit sharing plans and trusts, estates and charitable organizations. We do not have a stated minimum account size but rather consider matters on a case by case basis.

Methods of Analysis, Investment Strategies and Risk of Loss

Ruby Corporation utilizes charting, fundamental, technical and other analysis. The sources of information that we use include financial newspapers and magazines, research materials prepared by third parties, corporate ratings services, annual reports, press releases, prospectuses and filings with the Securities and Exchange Commission. The strategies we employ include long term purchases and short term purchases. Short term purchases insofar as they may involve frequent trading of securities can effect overall investment performance, in particular through increased brokerage and other transaction costs and taxes. Investing in securities involves a risk of loss that clients should be prepared to bear.

Item 9 Disciplinary Information

Andrew J. Franz (formerly a supervised person of Ruby Corporation) executed a Letter of Acceptance, Waiver and Consent ("AWC") on May 5, 2011 which was accepted by FINRA on May 24, 2011. Under the AWC, Mr. Franz consented to the imposition of a bar from association

with any FINRA member firm in any capacity and voluntarily waived certain rights under FINRA's Code of Procedure. Subsequently, Mr. Franz has not been associated with any FINRA member firm. Mr. Franz's access to the offices of Ruby Corporation and access to any files of Ruby Corporation or its clients was terminated. As further described in the Notice of Acceptance of AWC, Mr. Franz: (1) misappropriated funds belonging to Ruby Corporation and its clients in violation of NASD Conduct Rule 2110 and (2) forged an investor's signature and misappropriated his funds in violation of FINRA Rule 2010. This conduct was unknown to George B. Franz III and Ruby Corporation. Investigations by the Securities and Exchange Commission and the Ohio Department of Commerce, Division of Securities in respect to the same facts and circumstances addressed by FINRA in the Notice of Acceptance of AWC remain ongoing.

Other Financial Industry Activities and Affiliations

Colleen Rayborn Franz, the spouse of George Franz, is a representative of broker-dealer, LPL Financial Services. Ms. Franz became a representative of LPL Financial on September 1, 2011. Clients are free to select a broker-dealer or to allow us to choose a broker-dealer on their behalf. Ms. Franz's status as a related person and her indirect receipt of brokerage fees in connection with investments made by our clients presents a conflict of interest insofar as it gives us an incentive to recommend a broker-dealer based upon the compensation received by Ms. Franz, rather than solely on client needs.

George B. Franz III holds insurance broker licenses with Medical Mutual of Northern Ohio, New England Life, TransAmerican Life Insurance Company and Mutual Benefit Life Insurance. Mr. Franz is entitled to a fee and/or commission for insurance policies or variable annuities sold to clients, under various fee and or commission arrangements with the foregoing insurance companies issuing such policies selling such annuities. Clients are free to select other insurance or annuity products from third parties. Mr. Franz's receipt of fees and/or commissions in connection with investments or purchases made by our clients presents a conflict of interest insofar as it gives us an incentive to recommend a policies and variable-annuity products based upon the compensation received by Mr. Franz, rather than solely on client needs.

Code of Ethics

George B. Franz III, serves as President and Chief Compliance Officer of Ruby Corporation and is empowered with full responsibility and authority to develop and enforce the policies and procedures of Ruby Corporation. Ruby Corporation maintains a Code of Ethics, which among other things, requires our advisory personnel to avoid any actual or perceived conflicts of interests and to disclose any apparent or actual conflicts, protect confidential information of clients and material non-public information, comply with our policies with respect to the trading of securities, disclose outside business interests and comply with federal securities laws. Our Code of Ethics also outlines specific fiduciary duties owed to clients. Ruby Corporation will provide a copy of its Code of Ethics to any client or prospective client upon request.

Conflict of Interest Procedures:

George Franz may purchase similar or different securities from those purchased for, or recommended to, clients. If George Franz intends to buy or sell securities it also recommends to a client, we will follow the following procedure: (1) Ruby Corporation will recommend securities to its clients concurrently with Mr. Franz making any purchases in the same securities; or (2) George Franz will sell securities for his own accounts concurrently with Ruby Corporation's recommendation to sell the same securities to its clients. Additionally, in cases of large capitalization, liquid securities, where George Franz's trading will have no material impact on prices, and where the adverse impact and a client's interest due to selling for Mr. Franz's accounts is immaterial, trades will be allowed without making such recommendations to purchase or sell.

Brokerage Practices

Broker Selection: The level of service (including the timeliness of trade executions) will be the primary factor in determining the selection of brokers for client transactions. Ruby Corporation believes that a broker's experience can often lead to better execution and could improve client profits despite paying potentially higher commissions.

It is Ruby Corporation's policy to disclose to each of its clients that sales load waivers or reductions may be available. Additional information about waivers and reductions are provided in each mutual fund's "Statement of Additional Information." Mutual funds often offer discounts on front-end sales loads for larger investments. In the event that a client believes that he, she or it did not receive a discount to which the client is entitled, the client may request to Ruby Corporation that Ruby Corporation's compliance officer investigate this claim and promptly correct the account if such a discount was available and not applied.

Review of Accounts

All accounts are reviewed by George B. Franz III, President and Chief Compliance Officer of Ruby Corporation. Client portfolio reports which detail positions held by the client are reviewed at least monthly by Mr. Franz. Mr. Franz also conducts semi-annual reviews of client accounts. Mr. Franz reviews the client's financial objections and overall financial situation. In addition, all accounts will be reviewed immediately to conform to any change of position signals generated by the recognized Stock/Bond Models.

Each client receives confirmation of each transaction from the broker-dealer or mutual fund investment company. Each client also receives quarterly statements from the broker-dealer or mutual fund investment company containing the positions held, market value of the portfolio and a performance report. In addition, clients are provided monthly statements from each brokerage firm.

Ruby Corporation advises its clients to carefully review account statements they receive from broker-dealers, mutual fund companies and other custodians. Where Ruby Corporation prepares separate client statements, and encourages its clients to compare those statements with any

statements they receive from broker-dealers, mutual fund companies and other custodians with respect to those accounts.

Client Referrals and Other Compensation

Ruby Corporation does not receive compensation under any referral agreements or similar agreements.

Custody

Ruby Corporation will have no authority to transfer cash out of accounts, with the exception of fees pre-approved by the broker or custodian. In such cases, the client will sign an agreement stating that he understands and permits the withdrawal of these fees. Bills will be submitted to the client at the same time as submitted to the broker or custodian with an explanation of the fees calculated.

Ruby Corporation advises its clients to carefully review account statements they receive from broker-dealers, mutual fund companies and other custodians. Where Ruby Corporation prepares separate client statements, and encourages its clients to compare those statements with any statements they receive from broker-dealers, mutual fund companies and other custodians with respect to those accounts.

Investment Discretion

Ruby Corporation accepts discretionary authority to manage asset allocation of client accounts. Prior to assuming such authority, a client authorizes this authority pursuant to an agreement submitted to Ruby Corporation.

Voting Client Securities

Ruby Corporation does not have authority to vote client securities. Proxies and other solicitations will be received directly from the mutual fund company or other custodian. Clients should contact the applicable soliciting party with any questions about an individual solicitation.

Financial Information

Ruby Corporation does not require prepayment of \$1,200 in fees per client for six months or more in advance and is therefore not required to include a Balance Sheet for the most recent fiscal year.

There is presently no financial condition that is reasonably likely to impair Ruby Corporation ability to meet its contractual commitments to its clients.

Requirements for State-Registered Advisers

Education and Business Background for executive officers and management persons.

George B. Franz III, sole owner, President and Compliance Officer of Ruby Corporation is the sole executive officer and management person of Ruby Corporation.

Mr. Franz was born on December 22, 1942.

Education:

School	Year Graduated	Degree
Germantown High School Philadelphia, PA	1960	
Temple University Philadelphia, PA		None

Business Background - 1999 to present:

Ruby Corporation
25100 Chagrin Boulevard, Suite 101
Beachwood, Ohio 44122

Other Business Activities

George B. Franz III holds insurance broker licenses with Medical Mutual of Northern Ohio, New England Life, TransAmerican Life Insurance Company and Mutual Benefit Life Insurance. Mr. Franz is entitled to a fee and/or commission for insurance policies or variable annuities sold to clients, under various fee and or commission arrangements with the foregoing insurance companies issuing such policies selling such annuities. Mr. Franz spends less than 1% of his regular business hours engaged in these other business activities.

Certain Disciplinary Proceedings Involving a Management Person Formerly Employed by Ruby Corporation

Andrew J. Franz (formerly a supervised person of Ruby Corporation) executed a Letter of Acceptance, Waiver and Consent ("AWC") on May 5, 2011 which was accepted by FINRA on May 24, 2011. Under the AWC, Mr. Franz consented to the imposition of a bar from association with any FINRA member firm in any capacity and voluntarily waived certain rights under FINRA's Code of Procedure. Subsequently, Mr. Franz has not been associated with any FINRA member firm. Mr. Franz's access to the offices of Ruby Corporation and access to any files of Ruby Corporation or its clients has been terminated. As further described in a Notice of Acceptance of Letter of Acceptance, Waiver and Consent dated May 24, 2011, Mr. Franz: (1) misappropriated funds belonging to Ruby Corporation and its clients in violation of NASD Conduct Rule 2110 and (2) forged an investor's signature and misappropriated his funds in violation of FINRA Rule 2010. This conduct was unknown to George Franz and Ruby Corporation. Investigations by the Securities and Exchange Commission and the Ohio Department of Commerce, Division of Securities in respect to the same facts and circumstances addressed by FINRA in the Notice of Acceptance of AWC remain ongoing.