

BrokerCheck Report

CHARLES RONALD BAKER

CRD# 10600

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:

- o information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
- o information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)

Thank you for using FINRA BrokerCheck.

CHARLES R. BAKER

CRD# 10600

Currently employed by and registered with the following Firm(s):

- B** **RICHFIELD ORION INTERNATIONAL, INC.**
 757 MALETA LANE
 SUITE 202
 CASTLE ROCK, CO 80108
 CRD# 24433
 Registered with this firm since: 05/13/2013

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications**This broker is registered with:**

- 1 Self-Regulatory Organization
- 5 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 3 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History**This broker was previously registered with the following securities firm(s):**

- B** **WFG INVESTMENTS, INC.**
 CRD# 22704
 LUBBOCK, TX
 09/1991 - 05/2013
- B** **DEAN WITTER REYNOLDS INC.**
 CRD# 7556
 PURCHASE, NY
 03/1982 - 07/1991
- B** **E. F. HUTTON & COMPANY INC**
 CRD# 235
 03/1974 - 04/1982

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	4



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 5 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **RICHFIELD ORION INTERNATIONAL, INC.**

Main Office Address: **757 MALETA LANE
SUITE 202
CASTLE ROCK, CO 80108**

Firm CRD#: **24433**

SRO	Category	Status	Date
B FINRA	General Securities Representative	APPROVED	05/13/2013
B FINRA	General Securities Sales Supervisor	APPROVED	05/13/2013

U.S. State/ Territory	Category	Status	Date
B Colorado	Agent	APPROVED	10/02/2017
B Florida	Agent	APPROVED	10/21/2020
B Georgia	Agent	APPROVED	05/22/2013
B Missouri	Agent	APPROVED	09/30/2013
B Texas	Agent	APPROVED	06/11/2013

Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

This individual has passed 1 principal/supervisory exam, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Sales Supervisor Examination (Options Module & General Module)	Series 8	05/03/1983

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B Interest Rate Options Examination	Series 5	12/11/1982
B Registered Representative Examination	Series 1	04/12/1973

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	12/02/1980

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 09/1991 - 05/2013	WFG INVESTMENTS, INC.	22704	LUBBOCK, TX
B 03/1982 - 07/1991	DEAN WITTER REYNOLDS INC.	7556	PURCHASE, NY
B 03/1974 - 04/1982	E. F. HUTTON & COMPANY INC	235	
B 07/1973 - 03/1974	DUPONT WALSTON, INCORPORATED	870	
B 04/1973 - 07/1973	DUPONT GLORE FORGAN INCORPORATED	1000001	

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
05/2013 - Present	RICHFIELD ORION INTERNATIONAL, INC.	REGISTERED REPRESENTATIVE	Y	CASTLE ROCK, CO, United States
02/2006 - Present	BAKER & ASSOCIATES	DBA OWNER	Y	LUBBOCK, TX, United States
07/1991 - Present	THE (WILSON) WILLIAMS FINANCIAL GROUP	NOT PROVIDED	Y	LUBBOCK, TX, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

1)WTG, LLC 4903 82ND SUITE 30, LUBBOCK, TX 79424, FAMILY CORPORATION, MANAGER WRITING CHECKS,PRIVATE/FOR PROFIT,NOT INVESTMENT RELATED,GENERAL INVESTMENTS REAL ESTATE;OIL & GAS 2)PHEASANT CAPITAL RESOURCES, LLC, NOT INVESTMENT RELATED, PRIVATE OIL & GAS ROYALTIES, RECEIVING REVENUE & PAYING BILLS, PARTNER,STARTED 2014, 1 HR. WK.



Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - § A "pending" event involves allegations that have not been proven or formally adjudicated.
 - § An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - § A "final" event has been concluded and its resolution is not subject to change.
 - o A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - § An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - § A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - § A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	1	3	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: PREVIOUSLY REPORTED

Product Type:

Alleged Damages: \$67,412.72

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: LUBBOCK COUNTY; LUBBOCK COUNTY, TX; 92-537812

Date Notice/Process Served: 04/21/1992

Litigation Pending? No



Disposition: Settled
Disposition Date: 05/24/1993
Monetary Compensation Amount: \$40,000.00
Individual Contribution Amount: \$0.00
Firm Statement COMPLAINT SETTLED FOR THE SUM OF \$40K W/O ADMISSION OF LIABILITY. REGISTERED REPRESENTATIVE HAS NOT BEEN REQUESTED TO CONTRIBUTE TO SETTLEMENT.

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint:
Allegations: LUBBOCK COUNTY COURT #92-537812
Product Type:
Alleged Damages: \$67,412.72

Customer Complaint Information

Date Complaint Received:
Complaint Pending? No
Status: Litigation
Status Date:
Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: LUBBOCK COUNTY; LUBBOCK COUNTY, TX; 92-537812
Date Notice/Process Served: 04/21/1992
Litigation Pending? No
Disposition: Settled



Disposition Date: 05/24/1993

Monetary Compensation Amount: \$40,000.00

Individual Contribution Amount: \$0.00

Broker Statement SETTLED FOR \$40,000 WITHOUT ADMISSION OF LIABILITY.
MR. BAKER WAS NOT REQUESTED TO CONTRIBUTE.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: DEAN WITTER

Allegations: CUSTOMERS ALLEGED THAT BROKER EXERCISED UNAUTHORIZED DISCRETION AND MADE UNSUITABLE INVESTMENT RECOMMENDATIONS FOR LIMITED PARTNERSHIPS & OTHER INVESTMENTS.
CUSTOMERS ALLEGE DAMAGE IN THE AMOUNT OF \$1,500.00.

Product Type:

Alleged Damages: \$1,500,000.00

Customer Complaint Information

Date Complaint Received: 11/24/1991

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: American Arbitration Association; 71-136-00071-93

Date Notice/Process Served: 03/05/1993



Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/02/1993

Monetary Compensation Amount: \$425,000.00

Individual Contribution Amount: \$0.00

Firm Statement DEAN WITTER PAID \$425K TO CUSTOMERS.
MR. BAKER DID NOT CONTRIBUTE TO THE SETTLEMENT.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: DEAN WITTER

Allegations: UNAUTHORIZED TRADING. NO AMOUNTS WERE STATED DUE TO THE ACCOUNT BEING WORTH MORE THAN THE BEGINNING AMOUNT PLUS REASONABLE INTEREST.

Product Type:

Alleged Damages: \$1,500,000.00

Customer Complaint Information

Date Complaint Received: 11/24/1991

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: American Arbitration Association; 71-136-00071-93



Date Notice/Process Served: 03/05/1993
Arbitration Pending? No
Disposition: Settled
Disposition Date: 09/02/1993
Monetary Compensation Amount: \$425,000.00
Individual Contribution Amount: \$0.00
Broker Statement N/A
 THE CLIENT WAS IN SAUDI ARABIA AND SENT PAY CHECKS WITH INSTRUCTION TO INVEST TO RELIEVE HIGHER YIELD THAT AVAILABLE THROUGH BANKS. WE PUT A VERY SMALL AMOUNT INTO REAL ESTATE LIMITED PARTNERSHIPS YIELDING 12 1/2% AT THAT TIME. THE CLIENT AND I DISCUSSED THE INVESTMENT AND HE FELT VERY COMFORTABLE WITH IT. WHEN I LEFT DEAN WITTER, THE RECEIVING BROKER TOLD HIM THE "MARKET" PRICE OF THE L.P.'S. THE CLIENT THOUGH HE HAD BEEN LIED TO, THUS THE COMPLAINT.

Disclosure 3 of 3

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: DEAN WITTER REYNOLDS
Allegations: FAILURE TO SUPERVISE. \$117,000.00
Product Type: Mutual Fund(s)
Alleged Damages: \$117,000.00

Customer Complaint Information

Date Complaint Received: 01/01/1990
Complaint Pending? No
Status: Litigation
Status Date: 10/11/1990
Settlement Amount:
Individual Contribution Amount:



Civil Litigation Information

Court Details: DISTRICT; LAMB COUNTY, TX; 12,211

Date Notice/Process Served: 10/11/1990

Litigation Pending? No

Disposition: Settled

Disposition Date: 10/11/1990

Broker Statement NOT PROVIDED
[OTHER FIRM EMPLOYEE] SOLD TO [CUSTOMER] A NEW ISSUE HIGH YIELD BOND FD SPONSORED BY DEAN WITTER REYNOLDS. IN MY SUPERVISORY CAPACITY, I WROTE A LETTER TO [CUSTOMER] STATING THAT WE APPRECIATE HIS BUSINESS & SHOULD HE HAVE ANY QUESTIONS OR CONCERNS FOR HIM TO CALL ME. THE LETTER THAT I WROTE HIM WAS HIS SOLE BASIS FOR INCLUDING ME IN THE LAW SUIT BETWEEN DEAN WITTER, REX & HIMSELF. COMPLAINT WAS FILED WITH ME & FORWARDED IMMEDIATELY TO OUR COMPLIANCE DEPT FOR HANDLING. THE COMPLAINT AT THIS TIME IS IN THE HANDS OF THE LEGAL DEPT AS ALL THE OTHER HIGH YIELD COMPLAINTS THAT DWR HAD.



Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, consumer-initiated, investment-related written complaint containing allegations that the broker engaged in, sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	WILLIAMS FINANCIAL GROUP
Allegations:	CLIENT IS UNHAPPY ABOUT ACCOUNT PERFORMANCE. CLIENT DOES NOT REQUEST ANY SPECIFIC COMPENSATORY DAMAGES, HOWEVER, THE FIRM CALCULATES THE LOSSES IN THE ACCOUNT TO BE NEARLY \$200,000.
Product Type:	Equity - OTC
Other Product Type(s):	MUTUAL FUNDS, OPTIONS
Alleged Damages:	\$200,000.00

Customer Complaint Information

Date Complaint Received:	08/20/2003
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

End of Report



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