

**ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED OCTOBER 2011**

DONALD (“DON”) FOY

**COLUMBIA RIVER ADVISORS, LLC
DBA
SUMMIT CAPITAL ADVISORS**

**2200 N. 30TH STREET, SUITE 202
TACOMA, WA 98403**

FIRM CONTACT: DON FOY, CHIEF COMPLIANCE OFFICER

**FIRM WEBSITE ADDRESS: WWW.COLUMBIARIVERADVISORS.COM
WWW.SUMMITCAPITALADVISORS.NET**

This brochure supplement provides information about Don Foy that supplements our brochure. You should have received a copy of that brochure. Please contact Don Foy, Indirect Manager and Chief Compliance Officer, if you did not receive our firm’s brochure or if you have any questions about the contents of this supplement.

Additional information about Don Foy is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Don Foy:

Donald Allen Foy

Year of Birth: 1971

Formal Education After High School:

- ❖ University of Washington, B.A. Economics, 1990-1993.

Business Background for Previous Five Years:

- ❖ Columbia River Advisors, LLC, Indirect Manager and Chief Compliance Officer, 09/2010 to Present.
- ❖ LPL Financial, Registered Representative, 09/2008 to 10/2011.
- ❖ Don Foy LLC, President, 11/2010 to Present.
- ❖ Raymond James Financial Services, Financial Planner, 10/2005 to 09/2008.
- ❖ Metlife Financial Services, Financial Planner, 06/2004 to 07/2005.
- ❖ AT&T Wireless, Corporate Sales, 03/2004 to 06/2004.

License/Exams:

- ❖ Series 7, 66 (2004)

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Don Foy, we are required to disclose all material facts regarding those events.¹

Don Foy has been a subject of an allegation on October 22, 2008. Client alleges that financial advisor misrepresented Muni Bond funds as risk free. Client lost \$17,024.82 on \$80,000 of Muni Bond purchases from August 29, 2008 to October 21, 2008. The alleged damages are \$5,000, and the complaint was settled on 01/05/2009.

Item 4 Other Business Activities

- A. If Don Foy is actively engaged in any investment-related business or occupation, including if Don Foy is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Don Foy to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Don Foy to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

1. If a relationship between the advisory business and Don Foy's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Don Foy receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Don Foy receives. We must explain that this practice gives Don Foy an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Don Foy is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Don Foy's income or involve a substantial amount of Don Foy's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Don Foy's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

Item 5 Additional Compensation

If someone who is not a *client* provides an economic benefit to Don Foy for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Don Foy's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, *client* referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6 Supervision

We are required to explain how we *supervise* Don Foy, including how we monitor the advice Don Foy provides to you. *Our firm has to* provide the name, title and telephone number of the *person* responsible for supervising Don Foy's advisory activities on behalf of our firm.

Don Foy is the Indirect Manager and Chief Compliance Officer and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics.

If we are registered or are registering with one or more *state securities authorities*, we must respond to the following additional Item.

Item 7 Requirements for State-Registered Advisers

We have nothing to disclose in this regard.

**ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED OCTOBER 2011**

**BENJAMIN JOHAN ADDINK
("BEN ADDINK")**

**COLUMBIA RIVER ADVISORS, LLC
DBA
SUMMIT CAPITAL ADVISORS**

**2200 N. 30TH STREET, SUITE 202
TACOMA, WA 98403**

FIRM CONTACT: DON FOY, CHIEF COMPLIANCE OFFICER

**FIRM WEBSITE ADDRESS: WWW.COLUMBIARIVERADVISORS.COM
WWW.SUMMITCAPITALADVISORS.NET**

This brochure supplement provides information about Ben Addink that supplements our brochure. You should have received a copy of that brochure. Please contact Don Foy, Indirect Manager and Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Ben Addink is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Ben Addink:

Benjamin Johan Addink

Year of Birth: 1978

Formal Education After High School:

- ❖ University of Hawaii at Hilo, B.A. in Business Administration, 2000

Business Background for Previous Five Years:

- ❖ Columbia River Advisors, LLC, Indirect Manager, 09/2010 to Present.
- ❖ Whitestone Land Management, LLC, President, 10/2006 to Present.
- ❖ Hornets Land, LLC, Member, 09/2010 to Present.
- ❖ Ben Addink LLC, President, 11/2010 to Present.
- ❖ LPL Financial, Registered Representative, 04/2005 to 10/2006.

License/Exams:

- ❖ Series 65, 2010

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Ben Addink, we are required to disclose all material facts regarding those events.¹

We have nothing to disclose in this regard.

Item 4 Other Business Activities

A. If Ben Addink is actively engaged in any investment-related business or occupation, including if Ben Addink is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Ben Addink's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

¹ **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Ben Addink to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Ben Addink to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

We have nothing to disclose in this regard.

2. If Ben Addink receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Ben Addink receives. We must explain that this practice gives Ben Addink an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Ben Addink is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Ben Addink’s income or involve a substantial amount of Ben Addink’s time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Ben Addink’s time and income, we may presume that they are not substantial.

Ben Addink is a licensed insurance agent through various insurance companies. In such capacity, he may offer insurance products and receive normal and customary commissions as a result of such a purchase. This presents a conflict of interest to the extent that he recommends the purchase of an insurance product which results in a commission being paid to him as an insurance agent. Mr. Addink spends 10% of his time on these activities.

Ben Addink is the President of Whitestone Land Management, LLC. The aforementioned legal entities are organized for property development business. They are a property development company that offers view and waterfront lots, homes, condos, and investment properties. Clients of Whitestone Land Management, LLC and its four subsidiary companies may be solicited to invest through Adviser.

Item 5 Additional Compensation

If someone who is not a *client* provides an economic benefit to Ben Addink for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Ben Addink’s regular salary. Any bonus that is based, at least in part, on the number or amount of sales, *client* referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6 Supervision

We are required to explain how we *supervise* Ben Addink, including how we monitor the advice Ben Addink provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Ben Addink's advisory activities on behalf of our firm.

Ben Addink is the Indirect Manager of our firm. Don Foy, Indirect Manager and Chief Compliance Officer, supervises and monitors Ben Addink's activities on a regular basis. Don Foy reviews all outgoing correspondence for written financial advice that Ben Addink provides to his clients. He is also bound by our firm's Code of Ethics. Please contact Don Foy if you have any questions about Ben Addink's brochure supplement at (253) 589-1401.

If we are registered or are registering with one or more *state securities authorities*, we must respond to the following additional Item.

Item 7 Requirements for State-Registered Advisers

We have nothing to disclose in this regard.

**ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED DECEMBER 2011**

Mark Thomas Haller

**COLUMBIA RIVER ADVISORS, LLC
DBA
SUMMIT CAPITAL ADVISORS**

**2200 N. 30TH STREET, SUITE 202
TACOMA, WA 98403**

FIRM CONTACT: DON FOY, CHIEF COMPLIANCE OFFICER

**FIRM WEBSITE ADDRESS: WWW.COLUMBIARIVERADVISORS.COM
WWW.SUMMITCAPITALADVISORS.NET**

This brochure supplement provides information about Mark Haller that supplements our brochure. You should have received a copy of that brochure. Please contact Don Foy, Indirect Manager and Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Haller is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Mark Haller:

Mark Thomas Haller

Year of Birth: 1960

Business Background for Previous Five Years:

- ❖ Summit Capital Advisors, LLC, Investment Advisor Representative, 12/2011 to Present.
- ❖ Linsco/Private Ledger Corp, Financial Advisor, 01/2007 to 12/2011.
- ❖ Safeco Investment Services, Inc., Financial Advisor, 04/2004-01/2007.

Educational Background

- ❖ Washington State University, B.S. Psychology, 1983.
- ❖ Series 65
- ❖ CERTIFIED FINANCIAL PLANNER™

CFP® - CERTIFIED FINANCIAL PLANNER™:

Ms. Schauss has a professional designation, CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Mark Haller, we are required to disclose all material facts regarding those events.¹

We have nothing to disclose in this regard.

Item 4 Other Business Activities

A. If Mark Haller is actively engaged in any investment-related business or occupation, including if Mark Haller is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mark Haller’s other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

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Item 6 Supervision

We are required to explain how we supervise Mark Haller, including how we monitor the advice Mark Haller provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mark Haller’s advisory activities on behalf of our firm.

Don Foy, Indirect Manager and Chief Compliance Officer of Summit Capital Advisors, supervises and monitors Mark Haller’s activities on a regular basis. Don Foy reviews all outgoing correspondence for written financial advice that Mark Haller provides to his clients. Please contact Don Foy if you have any questions about Mark Haller’s brochure supplement.

If we are registered or are registering with one or more *state securities authorities*, we must respond to the following additional Item.

Item 7 Requirements for State-Registered Advisers

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