



Salisbury  
UNIVERSITY

# Viva Viola!

FEATURING RITA PORFIRIS, GUEST VIOLIST

DR. JEFFREY SCHOYEN, ARTISTIC DIRECTOR



SATURDAY, OCTOBER 17, 2015  
HOLLOWAY HALL AUDITORIUM, 7:30 P.M.

SPONSORED BY:



**24 HOUR EMERGENCY SERVICE**  
"World Class Service Done Right The First Time"

*McIntyre's Electrical Service*  
**WireWORKS**  
*Solar Electric Wind Electrical Solar Hydronics*

**RESIDENTIAL | COMMERCIAL | INDUSTRIAL**

- House Wiring
- Landscape Lighting
- Renovations & Repairs
- New Construction
- Solar Pool Heat
- Solar Domestic Hot Water
- Design & Build Systems
- Bucket Truck Service
- Back-Up Generator Installation
- Contract Service Work
- Solar PV Panels

**410-546-8043**

**410-546-1810**

[www.wireworkssolar.com](http://www.wireworkssolar.com)  
[www.mcintyreselectric.com](http://www.mcintyreselectric.com)

*Serving The Eastern Shore*



**Licensed & Insured**

*\* Mention The Local Book To Receive A Discount On Your 1st Service Call*

Principal Agent



**Nationwide®**

**Staples & Associates Insurance and Financial Services**

**[www.staplesagency.com](http://www.staplesagency.com)**

**1410 S. Salisbury Blvd., Salisbury, MD 21801**

**Email: [staplew@nationwide.com](mailto:staplew@nationwide.com)**

**Phone: 410-546-3999 Fax: 410-546-5156**

**STAPLES & ASSOCIATES**  
— INSURANCE & FINANCIAL —

**COLDWELL  
BANKER**

**RESIDENTIAL BROKERAGE**

1131 S. Salisbury Blvd. Ste B  
Salisbury, MD 21801

**Search Your Neighborhood & The World...**

**ColdwellBankerHomes.com**

**86,000 Agents | 3,000 Offices On 6 Continents | 109-Year Legacy**

**410-543-4545**

Real estate agents affiliated with Coldwell Banker Residential Brokerage are independent contractor agents and are not employees of the company. The property information herein is derived from various sources that may not be limited to county records and the Multiple Listing Service and it may include approximations. Although the information is believed to be accurate, it is not warranted and you should not rely upon it without personal verification. Not intended as a solicitation if your property is already listed by another broker. ©2015 Coldwell Banker Real Estate LLC. Coldwell Banker is a registered service mark licensed to Coldwell Banker Real Estate LLC. An Equal Opportunity Company. Equal Housing Opportunity. Operated by a subsidiary of NRT LLC.



# PRESTO

Performing Arts Education Outreach at Salisbury University

Lessons in piano, strings, voice  
and other instruments.

Dr. Sachi Murasugi, director  
Becca Doughty, manager  
[presto@salisbury.edu](mailto:presto@salisbury.edu)  
410-548-2985

**Group Classes**  
Musical Theatre, Suzuki  
Violin and Adult Piano

[www.salisbury.edu/musicdept/presto](http://www.salisbury.edu/musicdept/presto)



## 3D MAMMOGRAPHY IS HERE!

### Better Cancer Detection

*To get the BEST Mammogram call  
410-749-1123 to schedule your exam today!*



**Peninsula Imaging**  
at Woodbrooke

1655 Woodbrooke Drive • Suite 101 • Salisbury  
[www.peninsulaimaging.com](http://www.peninsulaimaging.com)





# The Bank Of **Delmarva**

*Your Bank For Life!*

Ten Convenient Locations:

Delmar • Salisbury (4) • Ocean City • Laurel •  
Seaford • Dagsboro • Rehoboth

410-548-7892 • 800-787-4542

**FREE Internet Banking • FREE Bill Payment**  
**FREE Mobile Banking**

[www.bankofdelmarva.com](http://www.bankofdelmarva.com)

# DEVRECO

Development Real Estate Company

*Since 1983*

118 North Division Street Suite 201  
Salisbury, MD 21801 • 410-543-5115  
[www.devreco.com](http://www.devreco.com)



## About the Artists

### Rita Porfiris

Always trying to bridge the gap between popular culture and classical music, violist Rita Porfiris has been the subject of articles and interviews in media across the globe including the *New York Times*, *Chamber Music America*, *International Symphony Musician*, the *NBC Nightly News*, NPR, PBS and the BBC. She has performed in major concert halls and music festivals worldwide and as a soloist has appeared with numerous orchestras including the Orquesta Filarmonica de la Ciudad de Mexico, the New World Symphony and was a featured soloist in the Houston Symphony's Baroque Festival.

Currently the associate professor of viola and director of chamber music at The Hartt School, she has also been on the faculties of New York University, the University of Houston Moores' School of Music, Florida International University and the Harlem School for the Arts in New York. She has given master classes, lectures and clinics across the United States, United Kingdom, Germany, Japan, Argentina, Brazil, Iceland and the Dominican Republic.

Porfiris is a member of the Hartt String Quartet and the Miller-Porfiris Duo. As a founding member of the Plymouth Quartet, she was in-residence at the Ojai Festival, Mainly Mozart, Point Counterpoint and the Internationale Quartettakademie Prag-Wien-Budapest. She was the recipient of Austria's prestigious Prix Mercure, a prize winner in the Fischhoff Chamber Music Competition and the Primrose International Viola Competition, and a laureate of the Paolo Borciani International Quartet Competition.

In her former 20-year-long career as an orchestral musician, 15 years of which were spent with the Houston Symphony, she worked under some of the most recognized conductors of the 20th-21st centuries, including Leonard Bernstein, Sergiu Celibidache, Kurt Masur, Michael Tilson Thomas and Christoph Eschenbach.

Highlights of recent seasons include chamber concerts with Lynn Harrell, Joseph Kalichstein and Jamie Laredo; sold-out Bartok Concerto appearances at the historic Gewandhaus in Leipzig, Germany; and a performance of the rarely played Romantic Rhapsody for Violin, Viola and Orchestra by Arthur Benjamin with the Concert Artists of Baltimore as part of the Miller-Porfiris Duo.

Porfiris' transcriptions for the viola of both classical music staples and pop favorites have been enjoyed by audiences and performers from the U.S. to China. She received critical acclaim in the May 2014 issue of *Gramophone Magazine* for her transcription of Reinhold Gliere's *Eight Pieces Op. 39*, recorded on the Miller-Porfiris Duo's second CD *Eight Pieces* and released in fall 2013.

Porfiris received both her B.M. and M.M. in viola performance from The Juilliard School, studying with William Lincer. Other teachers and mentors have been Paul Doktor, Norbert Brainin and Harvey Shapiro.

## Jeffrey Schoyen

Jeffrey Schoyen graduated with distinction from the New England Conservatory of Music where he was a student of Lawrence Lesser. He completed a D.M.A. at Stony Brook as a student of Timothy Eddy. Awards he has received include a National Endowment for the Arts Chamber Music Rural Residency Grant, Tanglewood Festival's Gustav Golden Award and a Frank Huntington Beebe Grant to study with the great cellist William Pleeth in London. Dr. Schoyen has extensive orchestral experience and has been a member of the Opera Orchestra of New York, Pittsburgh Opera Orchestra, Louisiana Philharmonic Orchestra and principal cellist of the Filarmonica del Bajío in Mexico.

An active chamber musician and recitalist, Dr. Schoyen has given concerts throughout the United States, Germany, Mexico and Spain. His most recent recital tour included the cities of Cuenca and Guayaquil in Ecuador.

Dr. Schoyen has taught at the University of Nebraska at Kearney and at the University of Dayton. He has presented conference lectures on topics ranging from Performance Practice to Kinesiology in String Playing.

His interest in conducting began at Tanglewood, where he was awarded cello fellowships playing under the guidance of conductors such as Bernstein, Ozawa and Masur. Since then he has attended conducting workshops in Madison, Chicago and Toronto. Having been the conductor of the Slidell Community Orchestra and the Kearney Area Symphony Orchestra, he is presently serving his ninth year as the music director of the Salisbury Symphony Orchestra. He has collaborated with artists such as Anton Miller, Charlotte Paulsen, Gary Louie, Dan Kamin, The Capitol Quartet and Dominic Armstrong. He is an associate professor at Salisbury University where he teaches cello and bass, and various other courses. During the summer, he serves on the faculty of Blue Lake Fine Arts Camp in Twin Lake, MI.

## Program Notes

### ***Suite for Viola and Small Orchestra, Ralph Vaughan Williams (1872-1958)***

Vaughan Williams, who was very fond of the talented violist, Lionel Tertis, was led to write the Suite for viola and orchestra in 1934. The suite is comprised of eight short pieces. The first one is a calm Prelude in neo-Bachian style. The second, a Carol, is a folksy melody sweetly accompanied by the orchestra. The third is a rustic Christmas Dance and is followed by a Ballad that has an almost Finziesque lyricism that for moments brings to mind *The Lark Ascending*. The fifth piece is a Moto Perpetuo and the sixth is a Mussette, a languid dance punctuated in the background by a metallophone. The seventh is a Polka Mélancholique, and the eighth, an extraverted Gallop.

### ***Irish Rhapsody, Victor Herbert (1859-1924)***

Written in 1892, and commissioned by the Gaelic Society of America, Victor Herbert debuted his *Irish Rhapsody* on April 20, 1892. Upon hearing this piece, J.G. Huneker referred to Herbert as the "Irish Wagner." Its skillfully constructed and colorfully orchestrated medley of traditional airs alternates lyrical melodies and lively dances. The themes quoted include *All Those Endearing Young Charms*; *To Sadie's Eyes*; *Come O'er the Sea*; *Rich and Rare Were the Gems She Wore*; *Erin, Oh, Erin*; and *Gary Owen*. Toward the end, Herbert combines several themes together in an impressive demonstration of "learned" counterpoint.

This piece became so popular across the country that it literally was played to death, falling so far from favor that it disappeared for decades.

### ***Music from Abdelazar, Henry Purcell (1659-1695)***

Although opera made slow progress in 17th century England, music played an important part in the theatre. Plays invariably included not only songs, but also short orchestral pieces to call the audiences' attention to the start of the entertainment. It was a genre Purcell turned to only during the last five years of his life. *Abdelazar* (or *The Moors Revenge*) was one of the last plays for which Purcell composed incidental music. First staged in 1695, the year of Purcell's tragically early death at the age of 36, it was the work of Aphra Behn, one of several prominent women playwrights who contributed to the vital and frequently bawdy theatrical scene in Restoration England. The music Purcell composed for *Abdelazar* consists of nine pieces scored for strings and it is the Rondeau that has ensured enduring fame for an otherwise forgotten play and its largely neglected music, for this is the movement taken by Benjamin Britten as the theme on which he based his famous *Variations and Fugue on a Theme of Purcell*, more popularly known as *The Young Person's Guide to the Orchestra*.



***Molly On The Shore & Shepherd's Hey*, Percy Grainger (1882-1961)**

*Molly on the Shore* is based on two Cork Reel tunes, "Temple Hill" and "Molly on the Shore," respectively Nos. 901 and 902, of *The Complete Petrie Collection of Ancient Irish Music* edited by Sir Charles Villiers Stanford, by whose permission they are used. Composed originally for string quartet and presented as a birthday present to his mother in 1907, Grainger also made arrangements of *Molly on the Shore*, at various times, for orchestra, wind band, pit band, violin and piano, and so on, called into existence less by the piece's immense popularity than by his democratic practice of "elastic scoring," which sought to make his music available to almost any instrument or combination of instruments. The upshot, in any version, is a miniature tone poem bristling with charm and animated by keen delight in physical movement.

*Shepherd's Hey* is one of the best known and most often performed of the early folk songs of which Grainger was preoccupied between the turn of the century and the beginning of World War I, as he pursued dual careers as concert pianist and composer in London. He was a meticulous collector of folk song in the field, not only in England but in Denmark and Norway as well – during the same years, incidentally, that Bartók and Kodály were scouring the Transylvanian wilds for folk melody. The tune of *Shepherd's Hey* had already been collected by Cecil Sharp, dean of the English folk song movement, which Grainger graciously acknowledges. The word "Hey" denotes a particular "step" while dancing. As was his practice, Grainger worked sporadically at the piano solo and full orchestra versions of *Shepherd's Hey* between 1908 and 1913. *Shepherd's Hey* is dedicated to the memory of Edvard Grieg, Grainger's friend and mentor, who died in 1907.

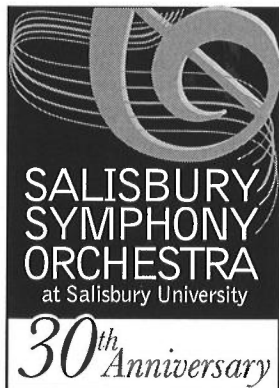
***Romance for Viola and Orchestra*, Max Bruch (1838-1920)**

In his later life, Max Bruch focused on a project of writing for the lesser celebrated instruments, including the viola. One of his very last works was a compact musical gem, the *Romance for Viola and Orchestra*. Written in 1912, when composers around the world were taking music off in many strange new directions, this brief masterpiece remains true to Bruch's Romantic-era heritage. It is lyrical and reserved in style, but with a very intense expressiveness. This almost-unknown treasure remains true to Bruch's belief that the composer's primary goal should be to create beauty, for the audience to experience for itself.

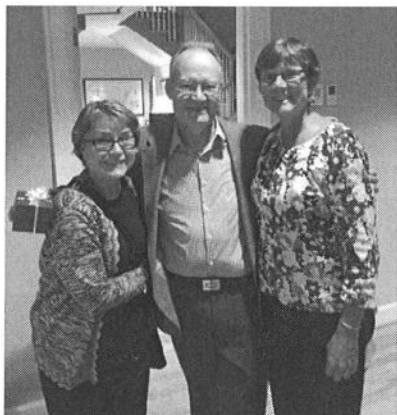
*Notes taken from [www.allmusic.com](http://www.allmusic.com)*

SALISBURY SYMPHONY ORCHESTRA AT SALISBURY UNIVERSITY

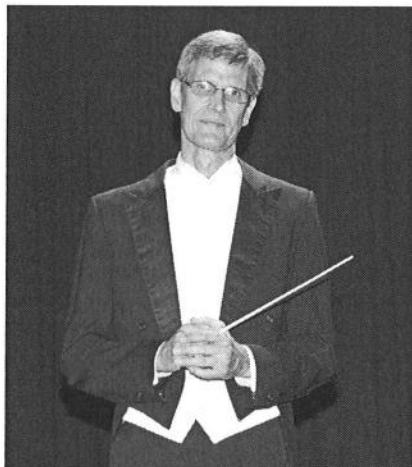
# 30th Anniversary



The 2015-16 SSO season is a monumental year for the Salisbury Symphony Orchestra in reaching the 30th anniversary of its existence and in celebrating the time and talents of our valued community players. The SSO has three veteran players (all with 30 years service) who have each helped in the artistic development of the orchestra over this entire lifespan. Recently honored at a reception, Julie Barton (oboe), Charles F. Smith Jr. (percussion) and Bobbie Thamert (violin) are pictured below. Other notable years of service to the SSO include: Debra Scott (clarinet) – 28 years, Ron Davis (trumpet) – 26 years and Susan Zimmer (flute and keyboard) – 26 years.



(From left) Bobbie Thamert, Charles F. Smith Jr.  
and Julie Barton



In 2015, we also mark the 10th anniversary of the orchestra's second conductor. Please join us in congratulating Dr. Jeffrey Schoyen!

# Salisbury Symphony Orchestra 2015-2016 Concert Season

## *Mark Your Calendars!*

### ■ Home for the Holidays Annual Holiday Concert

Dominic Armstrong, Tenor

*Saturday, December 12, 2015*

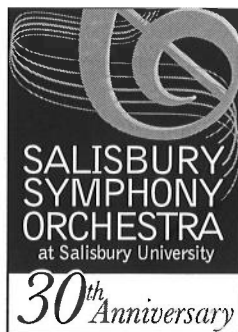
*Holloway Hall Auditorium, 7:30 p.m.*

### ■ American Celebration

Capital Quartet

*Saturday, May 14, 2015*

*Holloway Hall Auditorium, 7:30 p.m.*



#### **SSO Advisory Board**

John Kilian, chair

Linda Cockey, vice-chair

Tammy Kilgore, treasurer

Catherine Jackson, recording secretary

Dina McIntyre, corresponding secretary

Sharon Belcher

Cindy Cowell

Bill Ferguson

William Folger

Kristilyn Friese

Holly Hearne

Gerard Hogan

Alesia Lukashova

James Otway

Maarten Pereboom

Jeffrey Schoyen

Michael Wessels

#### **SU Partners**

Dr. Janet Dudley-Eshbach

*President*

Dr. Diane D. Allen

*Provost and Senior Vice President, Academic Affairs*

T. Greg Prince

*Vice President, SU Advancement and External Affairs  
and Executive Director, SU Foundation, Inc.*

Dr. Maarten Pereboom

*Dean, Fulton School of Liberal Arts*

Dr. William M. Folger

*Department Co-Chair,  
Music, Theatre and Dance Department*

Brooke Church

*Music, Theatre and Dance Department*

**SALISBURY SYMPHONY ORCHESTRA AT SALISBURY UNIVERSITY**

**Dr. Jeffrey Schoyen, conductor**

**Violin I**

Sachiho Murasugi\*  
Concertmaster  
Salvatore Amadeo  
Jennifer Bertrand  
Yijie Cheng  
Kathleen Hogan  
Victor Hsia  
Haein Jung  
Karen Niedfeldt  
Annie Swigart  
Bobbie Thamert

**Violin II**

Grace McKinnon\*  
Paul Bagley  
Kristin Bakkegard  
Alaina Gostomski  
Meri Holden  
Sarah Mahmoud  
Perri Smith  
Erin Whitt

**Viola**

Karin Kilper\*  
Garnette Lang  
Trent McIntosh  
Jenel Waters

**Cello**

Martha Mancuso\*  
Annelise Beer  
Heather Butts  
Jihea Choi  
Kathy Ditlow  
Kristilyn Friese  
Sarabeth Taber-Miller

**Bass**

Ray Irving\*  
Adriane Irving  
Kyle Rollyson

**Flute**

Sally Hendon\*  
Ashley Palmer

**Piccolo**

Ashley Palmer

**Oboe**

Julie Barton\*  
Kellie Johnson

**Clarinet**

Debbie Scott\*  
Scott Bunting

**Bassoon**

Paul Scott\*  
Ken Farley

**Horn**

Seth Friese\*  
Ken Dasher  
Meghan Rice  
Norm Smith

**Trumpet**

Ron Davis\*  
William Williams

**Trombone**

Michael Devine\*  
Rob Beckey  
Kurt Ludwick

**Tuba**

John F. Scott\*

**Percussion**

Charles F. Smith Jr.\*  
Jeanne Feltes  
Michael Fitzgerald  
Cody Rausch

**Harp**

Zoe Coppola

**Keyboard**

Susan Zimmer

*\*Principal*

---

**SSO Acting Librarian: Annie Swigart**

**SSO Manager: Tammy Kilgore**

# PROGRAM

Music from *Abdelazar* .....Henry Purcell

Overture

Rondeau

*Molly on the Shore* .....Percy Grainger

*Suite for Viola and Orchestra* .....R. Vaughan Williams

Prelude

Christmas Dance

Moto Perpetuo

Musette

Polka Melancolique

Galop

*Rita Porfiris, viola*

Intermission

*Shepherd's Hey* .....Percy Grainger

*Romance for Viola and Orchestra, op. 85* .....Max Bruch

*Rita Porfiris, viola*

*Irish Rhapsody* .....Victor Herbert

# SSO Individual and Corporate Support 2015-2016 Concert Season

## DIAMOND PARTNER

(\$10,000 +)

Peter & Judy Jackson

## PLATINUM PARTNER

(\$5,000 - \$9,999)

Clear Channel Outdoor

## GOLD PARTNER

(\$2,000 - \$4,999)

Chesapeake Nurseries, Inc.

Greg & Mimi Langler

Brian & Tammy Kilgore

Maryland State Arts Council

## SERENADE CLUB

(\$1,000 - \$1,999)

Michael & Joanna Abercrombie

Diane Allen

Linda Cockey

Eastern Shore Coffee & Water

Brian & Tammy Kilgore

Granger & Company, PA

Mark Granger & Kimberly

Roemer-Granger

Stephen & Holly Hearne

Gerard Hogan & Leslie Belloso

Garrett & Elizabeth Layton

McIntyre's Electrical Service, Inc.

John & Dina McIntyre

Merrill Lynch/Kilian Kangas

Group

John & Phyllis Kilian

Salisbury-Wicomico Arts Council

Janice Sutton & John Laird

George & Phyllis White

## OVERTURE CLUB

(\$500 - \$999)

Coldwell Banker Residential

Brokerage

Greg Erdie

Janet Dudley-Eshbach &

Joseph Eshbach

MNET Mortgage Corporation

Michael & Deborah Wessels

Staples & Associates

Insurance & Financial

William & Kristin Staples

Stephanie Willey

Elizabeth Wootten

## BENEFACTOR

(\$250 - \$499)

Burkett & Burkett, DDS, P.A.

David & Susanna Buchanan

Debra Clark

David & Cynthia Cowall

Devreco

Amy Hasson

Kathleen Hayne

Ernest & Elizabeth Matthews

Mildred Palmer

Maarten Pereboom &

Ruth Baker

Ed & Donna Prager

PRESTO

John & Sally Rankin

George & Nancy Rubenson

Alan & Peggy Selser

Ronald & Susan Wilkins

## FRIEND

(\$100 - \$249)

Bank of Delmarva

Michael & Peggy Buchness

Edgar & Denise Isaacs

Thomas & Nancy Jones

Lewis & Adrienne Kadushin

Walter & Ginny Matern

Dick & Margy Meeks

Susan Jackson Stein

This list reflects SSO Support as of October 8, 2015. If you have not yet become a member, but would like to join those who support the SSO, please contact the SSO office at 410-543-8366. The SSO extends its sincere appreciation to all of its financial supporters and for those making these events possible!

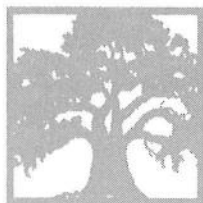
All SSO concerts are made possible, in part, by a grant from the Salisbury Wicomico Arts Council, awarded by the Maryland State Arts Council and the National Endowment for the Arts.

SSO is an Equal Opportunity/AA/Title IX university and provides reasonable accommodation given sufficient notice to the University office or staff sponsoring the event or program.



# Granger & Company, PA

CERTIFIED PUBLIC ACCOUNTANTS



101 WILLIAMSPORT CIRCLE  
SALISBURY, MARYLAND 21804

T 410.749.5350

F 410.749.9442



*Chesapeake*  
NURSERIES, INC.

**27588 PEMBERTON DRIVE**

**SALISBURY, MARYLAND 21801**

**T 800.772.1118**

**F 410.546.4977**

*Congratulations to this semester's  
student recipients of the:*

SSO Elliot Scholarship.....Katie Hogan  
Dean's Ensemble Scholarship.....Garnette Lang

*The following students received  
SSO Scholarship funds for the fall 2015 semester:*

Grace McKinnon, Heather Butts, Trent McIntosh,  
Yijie Cheng, Kyle Rollyson, Sarah Mahmoud, Alaina Gostomski



**A special thank you to tonight's Concert Sponsors:**

Chesapeake Nurseries  
Eastern Shore Coffee & Water  
Granger & Company  
McIntyre's Electrical Service  
Merrill Lynch/Kilian Kangas Group  
Coldwell Banker  
MNET Mortgage  
Staples & Associates

**Would you like to be included on our email list for updates  
on SSO events? If so, please fill out this form and leave it in  
the box on the ticket table in the lobby of Holloway Hall.**

Name \_\_\_\_\_

Email \_\_\_\_\_

All SSO concerts are made possible, in part, by a grant from the Salisbury Wicomico Arts Council, awarded by the Maryland State Arts Council and the National Endowment for the Arts.

SU has a strong institutional commitment to diversity and nondiscrimination in all programs, events, and services. To that end, the University prohibits discrimination on the basis of sex, gender, marital status, pregnancy, race, color, ethnicity, national origin, age, disability, genetic information, religion, sexual orientation, gender identity or expression, veteran status or other legally protected characteristics. Direct all inquiries regarding the nondiscrimination policy to the Office of Institutional Equity/Title IX Coordinator, Holloway Hall 100, 410-543-6426.

# PROSTHODONTICS

## ARTISTRY IN DENTISTRY

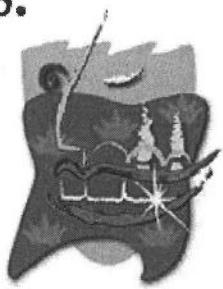
**BRENDA S. BURKETT, D.D.S.**

**BURKETT & BURKETT, D.D.S., P.A.**

Crown and Bridge, Cosmetic & Implant Dentistry

104 Milford Street, Salisbury, Maryland 21804  
410.749.6670 FAX 410.749.2940

[www.burkettddentaldds.com](http://www.burkettddentaldds.com)  
[burkettddental@gmail.com](mailto:burkettddental@gmail.com)



## MORTGAGE FINANCING WITH A PERSONAL TOUCH



**HOPE E. MORGAN**

Branch Manager

NLMS #484281

[hmorgan@mortgagenetwork.com](mailto:hmorgan@mortgagenetwork.com)

[www.HopeEMorgan.com](http://www.HopeEMorgan.com)



**MICHAEL J. WESSELS**

Sales Manager

NLMS #476421


[mwessels@mortgagenetwork.com](mailto:mwessels@mortgagenetwork.com)

[www.MikeWessels.com](http://www.MikeWessels.com)

**MNET Mortgage Corp.**

801 N Salisbury Blvd | Salisbury, MD 21801

© 2015 Mortgage Network, Inc. NMLS ID# 2668. Also doing business as MNET Mortgage Corp. Maryland Mortgage Lender License No. 19266; Licensed by the Delaware State Bank Commissioner Lender License 010168; Virginia Lender License MC-2593. This is not a commitment to lend. Restrictions apply. Equal Housing Lender.



When you're ready  
to make a difference,  
we're ready to help

Merrill Lynch is proud to support  
the Salisbury Symphony Orchestra.

Giving back to your community is important to you — and to us.  
That's why we're committed to helping you make a difference.

**Kilian Kangas Group**

**John K. Kilian, CFP®**

First Vice President – Wealth Management  
Wealth Management Advisor

410.860.5019

**Peter Kangas, CFP®**

Vice President  
Wealth Management Advisor

410.860.5009

**Merrill Lynch**

224 East Main Street  
Suite 1  
Salisbury, MD 21801

[fa.ml.com/kilian\\_kangas](http://fa.ml.com/kilian_kangas)



**Merrill Lynch**

Bank of America Corporation

Life's better when we're connected®

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and Member SIPC, and other subsidiaries of Bank of America Corporation.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

The Bull Symbol, Life's better when we're connected and Merrill Lynch are trademarks of Bank of America Corporation.


Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S.

© 2015 Bank of America Corporation. All rights reserved. | ARNXHH3W | AD-09-15-0144 | 470945PM-0315 | 09/2015



Eastern Shore  
Coffee & Water

**Proud  
Supporter of the  
Salisbury  
Symphony  
Orchestral**



The Shore's leading provider of coffee  
services to offices, hotels, restaurants, and  
convenience stores.

Proudly delivering the area's purest bottled  
water to both residential and commercial  
locations.

410-749-4494  
31404 Old Ocean City Road  
Salisbury, MD 21804



[www.easternshorecoffee.com](http://www.easternshorecoffee.com)