

Islands[®]

Enthusiast Travel Since 1981

YOUR
WISH
LIST
FOR 2015
P. 30

15 SECRET ESCAPES

THIS IS A TAHITIAN ISLAND
OFF A TAHITIAN ISLAND OFF A
TAHITIAN ISLAND. FOLLOW US,
BECAUSE IT ONLY GETS BETTER.

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HAWAII

The most mysterious
place we've ever seen
(and never touched)

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COOK ISLANDS

A four-day cruise with no
technology, no plumbing
and no whining

P. 44

BRAZIL

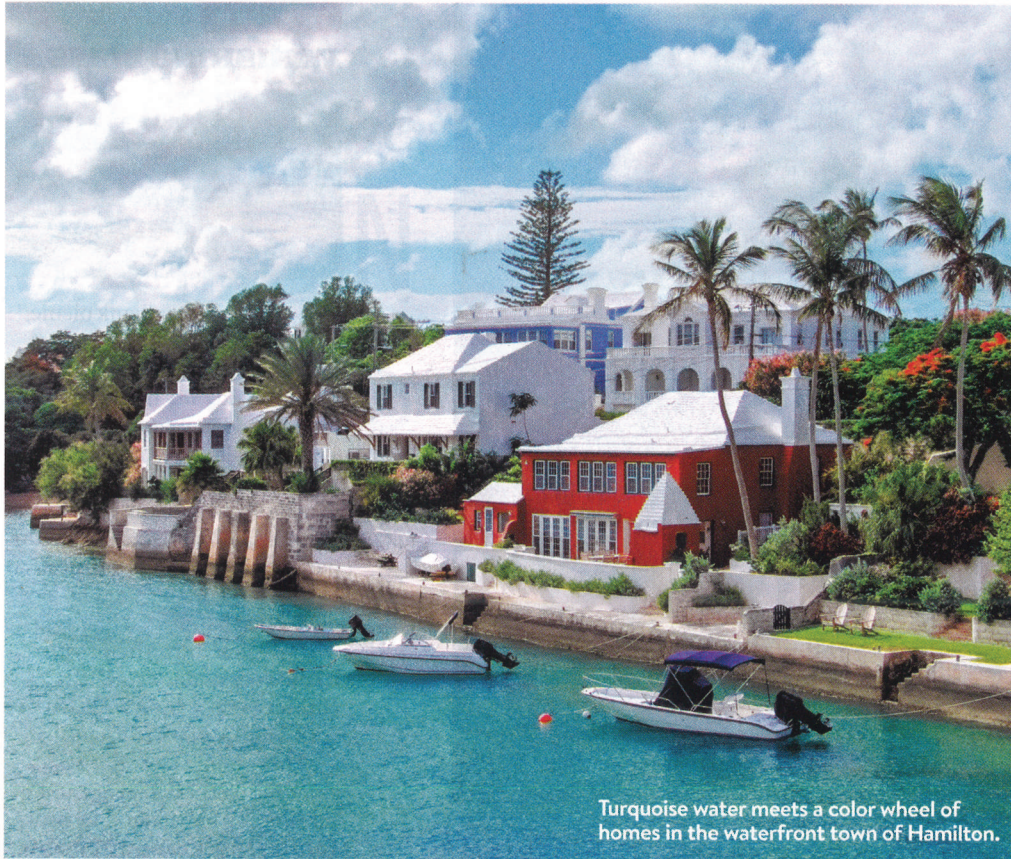
New walkways lead to
world-renowned beaches.
So why is no one here?

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DECEMBER 2014 U.S. \$4.99



DISPLAY UNTIL 12/23/2014



Turquoise water meets a color wheel of homes in the waterfront town of Hamilton.

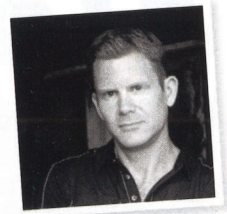
LIVE ON

A MISJUDGED SPECK

BEST FOR: EXPATS WITH THE RIGHT JOB AND A FLEXIBLE SENSE OF GEOGRAPHY

I have my wife to thank for our move here to Bermuda in 2008. Like most who move here, she got a job in the city of Hamilton, an insurance mecca that lures the world's top firms with its tax-haven status. Those firms incentivize relocation, which is why a bankroll isn't needed to move — just a spouse who's well versed in annuities and expense ratios. Two kids and dozens of Dark 'n' Stormies later, we're still here in the mid-Atlantic (not the Caribbean). **DAILY SNAPSHOT** We have the best backyard in the world. It's a secluded cove called Church Bay — not literally out our back door, but just a five-minute walk down a quiet road lined with candy-colored cottages. We stroll there for pink-sand picnics and snorkeling around boiler reefs teeming with marine life. On our walk back we chase feral chickens (there are thousands and they're a nuisance)

and collect downed coconuts (for cheap milk). It's bedtime when the tree frogs begin a cacophony that doesn't stop until sunrise. **MOVER BEWARE** Unless you're a multimillionaire like Michael Bloomberg or Ross Perot, both of whom own lavish homes here, the best way to live in Bermuda is to be gainfully employed — thanks again, honey. Some expats have housing paid for by their employers, making life possible on less than \$150,000 a year. Gas is over \$8 a gallon (hello, scooter), and a family of four can spend \$800 a week on groceries, since most items are shipped in from overseas. Bermuda's lenient tax policies are favorable to those who set up shop here, but everything for sale has a way of doubling its normal retail price. It's the cost of doing business in a place with limited space and natural resources. — *David LaHuta*
 ☐ **BEST ISLANDS TO LIVE ON:** islands.com/bitlo



GAVIN HOWARTH
PHOTOGRAPHER
 Wedding Specialist
YEARS ON ISLAND
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MY 3 CENTS

1. Bermuda has no source of fresh water, so every drop that we drink, flush or wash with is rain that's collected on our roofs.
2. We're often lumped in with the Caribbean, even though Bermuda is in the Atlantic. It's the vibe — life here is slow and laid-back, and everyone waves hello.
3. The perfect spot for pictures? For me it's Chaplin Bay, with rocky outcrops, pink sand, turquoise water ... I shoot there six months a year.

TO BUY OR TO TRY
 STAND-ALONE HOMES START AT \$4.5 MILLION. TWO-BEDROOM CONDOS ARE AROUND \$500,000, OR RENT FOR \$1,120 PER WEEK.

BEST ISLANDS FOR FAMOUS NEIGHBORS: EXUMAS (BAHAMAS), MARTHA'S VINEYARD, MUSTIQUE, STAR (MIAMI)

FROM LEFT: CHRISTINA FERRIN/DREAMSTIME.COM; COURTESY GAVIN HOWARTH