

## BERMUDA BASICS

Bermuda is a self-governing British overseas territory in the Atlantic Ocean north of the Caribbean, off the coast of North America east of North Carolina. It is one of the last remains of the once vast British colonial empire in North America.

### LOCATION

#### **PARISHES**

Bermuda is divided into nine parishes (from east to west):

- St. George's Parish - Encompassing the area around the historic Town of St. George as well as the island of St. David's across its harbor.
- Hamilton Parish - Location of Crystal Caves and Bermuda Aquarium and Zoo.
- Smith's Parish - Home to Flatts Village, Spittle Pond Nature Preserve and Devil's Hole Aquarium.
- Devonshire Parish - The quiet parish.
- Pembroke Parish - Where the city of Hamilton is located.
- Paget Parish - Numerous resorts, Elbow Beach, Bermuda Botanical Gardens and Paget Marsh for birdwatching.
- Warwick Parish - Golf, horseback riding and the island's best cliffs.
- Southampton Parish - The best beaches and Gibbs Hill Lighthouse.
- Sandys Parish - The Royal Naval Dockyard fortress and shops, but also Somerset Village, Fort Scaur, Gilbert Nature Reserve and some fine beaches.

#### **CITIES**

Bermuda has two incorporated municipalities: one city and one town. There are also unincorporated municipalities (villages).

- Hamilton - the capital, and only city.
- St. George - the old capital. Oldest surviving English New World town.
- Flatts Village - location of the Bermuda Aquarium, Museum and Zoo.
- Somerset Village - on Somerset Island, Sandy's Parish.

#### **OTHER DESTINATIONS**

- Baileys Bay
- Horseshoe Bay Beach

## **TOPOGRAPHY**

Bermuda consists of about 138 islands and islets, with all the major islands aligned on a hook-shaped, but roughly east-west, axis and connected together by road bridges. Despite this complexity, Bermudians usually refer to Bermuda as "the island". In terms of terrain, the islands are composed of low hills separated by fertile depressions, and interspersed with a complex set of waterways.

The inhabited island chain is actually the southern sector of a circular pseudo-atoll, the remainder of the coral ring being submerged or inter-tidal reefs (Bermuda was formed volcanically but is not a true atoll). As a result the northern shores of inhabited islands are relatively sheltered, whilst the southern shores are exposed to the ocean swell. Consequently most of the best beaches are on the southern shore.

## **CLIMATE**

Bermuda has a subtropical climate, with hot and humid weather from spring through fall, however daytime temps fall to the upper 10s °C in wintertime, with wintertime lows of around 14 °C. Rarely do temperatures fall below 12 °C. The water also cools down into the 10s °C in the wintertime. Humidity remains high in the wintertime. The Gulf Stream does help Bermuda maintain a subtropical climate, despite the latitude being equal to the Carolinas in the United States. For almost half the year (April to Sept) the UV index is over 8.

## **HISTORY**

Bermuda was first settled in 1609 by shipwrecked English colonists headed for the infant English colony of Virginia. The first industry on the islands was fruit and vegetable cultivation to supply the early American colonies. The islands took a carefully unofficial role during the American War of Independence, with much of Washington's armaments coming from a covert (and likely locally complicit) raid on the island's armoury. After US independence and during the Napoleonic wars, Great Britain found itself without access to the ports now on the US east coast. Because of this situation and Bermuda's convenient location between British Canada and Britain's Caribbean possessions, Bermuda became the principal stopover point for the British Royal Navy's Atlantic fleet, somewhat similar to Gibraltar.

The American Civil War and American Prohibition both added considerably to the island's coffers, with Bermuda forming an important focal point in running the blockades in both cases. During the Second World War, a large US air base was built on the islands and remained operational until 1995, and Bermuda served as the main intercept centre for transatlantic cable messages to and from occupied Europe.

Tourist travel to Bermuda to escape North American winters first developed in Victorian times. Tourism continues to be important to the island's economy, although international business

has surpassed it in recent years, turning Bermuda into a highly successful offshore financial centre.

In 1968, Bermuda gained a constitution, but the British Government determined that Bermuda was not ready for independence, eventually making Bermuda a British Dependent Territory in 1981. A referendum on independence was soundly defeated in 1995. For many, Bermudian independence would mean little other than the obligation to staff foreign missions and embassies around the world, which can be an onerous obligation for Bermuda's small population.

### **CUP MATCH**

The Thursday (Emancipation Day) and Friday (Somerset's Day) before the first Monday in August are when Somerset and St. George play cricket, a tradition since 1901. Almost all businesses, including tourist attractions, shut down and large numbers of tents appear throughout the islands on beaches and roadsides. It's a four-day weekend, Bermuda-style. Bermudians make the most of it, sporting their team's colours, feasting and even doing some legalized gambling with their "Crown and Anchor" dice game.

### GETTING THERE

In March 2014, Bermuda simplified its immigration requirements - all foreign nationals do not require a visa, just a passport (or US Passport Card if arriving on a cruise ship) valid for 45 days after intended departure and either a work permit or return or onward tickets. However, some requirements are still in place:

- Nationals and permanent residents of Canada, the United Kingdom and the United States need only a valid passport and return or onward tickets.
- Nationals who are not entitled to right of abode, freedom of movement or visa-free travel rights in the above countries will be required to present a valid visa for any of the above countries upon arrival. This is because such nationals will need to transit and return through the US, UK or Canada.

One of Bermuda's few taxes is its steep import duty. This varies depending on the item and the importer. Some items are tax-exempt when brought in for personal use (books, educational materials). The duty on cars is fixed to their value. If the price of the vehicle before it is landed is less than \$10,000, the duty is 80%. For cars costing \$10,000 or greater, before landing, the duty is 100%. The dealer must add his own profit margin on top of this. Each person arriving on the island is allowed a \$100 exemption, but visitors deemed to be carrying more than that amount will be subject to the duty on the excess value.

## **BY PLANE**

- Bermuda L.F. Wade International Airport (IATA: BDA), Phone +1 441 293-2470.

American Airlines, Delta, JetBlue and United operate daily flights from Atlanta, Boston, Newark, New York, Philadelphia and Washington, together with seasonal flights from Charlotte. Air Canada and WestJet operate frequent flights from Toronto. British Airways fly from London (Gatwick).

There is a \$25 airport tax for all passengers. Bermuda's Airport has the world's highest landing/parking fee for airlines, so the overall price for the air ticket (including all taxes) is considerably higher than for many Caribbean destinations.

Arriving passengers will need to pass through Immigration and Customs. Importation of narcotics and weapons (including all forms of guns) is strictly prohibited, as are any live marine animals, snakes or plants.

The airport is situated in St. George's Parish, adjacent to Castle Harbour, and nearer St George's than Hamilton (though no part of Bermuda is far from any other). If you are arriving on an inclusive tour, then your tour operator will probably have arranged onward transportation to your hotel by private bus. The airport is well served by local public buses, but unfortunately these will not accept luggage. The bus only takes cash fare in coins.

An Airport Shuttle can be booked for \$10-\$15 to take visitors to one of four hotels. It doesn't appear as though you have to be a guest at the hotel in order to reserve and ride but the hotel will be used as a drop-off or pick-up point. The shuttle must be booked online (or using their US toll-free number) in advance and has staff at a desk outside the airport. While there is a visitor information centre at the airport, it is unmanned and thus no bus tickets packs or transportation passes can be purchased at the airport, the closest visitor's information centre is an hour's walk away at the St. George's ferry terminal.

Taxis are available at the airport; depending on time of arrival and destination they may cost up to \$50. Rates to and from the airport are set and posted. Hire cars are not available (see 'Get around' below).

It is possible to walk from the airport, however it should be noted that the bridge across the causeway toward Hamilton is one lane each way with no sidewalks. Despite this, Bermuda drivers are patient and considerate of pedestrians and will wait for an opening in traffic in the opposing direction before passing and many joggers and walkers walk this bridge.

US Customs and Immigration pre-clearance is done in Bermuda prior to boarding your flight home. This allows for easy domestic connections on arrival in the USA.

## **BY BOAT/YACHT**

Bermuda receives many visits from cruise ships during the summer months, with most ships operating from the ports of Baltimore, Boston, Bayonne, New York, Charleston, Norfolk, Miami/Ft Lauderdale, and Philadelphia on the eastern seaboard of the United States.

The same immigration and customs rules apply as for arrival by air (above).

There are three different locations cruise ships may stop at in Bermuda, and some vessels visit more than one of these in a single cruise:

- Hamilton. Cruise ships berth here alongside Front Street, one of the main streets of Bermuda's capital. Passengers here have access to the shops and restaurants of Hamilton, and can reach the rest of the islands using the bus and ferry systems described in 'Get About' below.
- Saint George. Cruise ships berth near the main square of the small town and historic former capital. Passengers can reach Hamilton and Flatts Village directly by bus, and other locations by changing in Hamilton.
- Royal Naval Dockyard, Ireland Island. This berth is situated in the historic naval dockyard complex at the extreme 'western' end of the island beyond Somerset. This is currently the only location in Bermuda that can accommodate the largest of cruise ships. Passengers can reach Hamilton directly by bus or ferry, and other locations by changing there.

Bermuda is a favourite, if challenging destination for off-shore yacht crews. Crossing from the US mainland or the Azores can take up to 3 weeks in the notorious calm of summer. The rest of the year there might be too much wind: nor'easters to hurricanes. Another hazard: lots of floating debris from sunken ships and the hurricanes of the the last few years. Within a 200 nautical mile radius from Bermuda collisions with solid objects are frequent and often deadly.

Yachts have to clear in Bermuda Customs and Immigration at St George. Only bargain left in the islands: bring your own boat and anchor, moor or dock for free in all the islands' coves for up to 6 months. Check in is only \$15 per person (\$10 cheaper than by air).

## **GETTING AROUND**

### **PUBLIC TRANSPORT**

The islands benefit from an excellent and frequent bus service, which connects all parts of the islands to Hamilton. The buses are air conditioned and used equally by locals, visitors, and cruise passengers. When catching a bus look out for the pink and blue painted poles which denote bus stops; pink indicates buses heading into Hamilton; blue heading out from Hamilton. Note that buses will not accept passengers with a lot of luggage. If you plan to get around by bus, note that some buses run every 15 minutes on weekdays, while others run every 30 minutes. Holiday, weekend and weekday evening (after 6:30pm) schedules are less

frequent, typically once an hour. If you are going to a popular cruise destination, the bus may be standing room only or even unavailable due to full capacity. So plan accordingly.

There are also passenger ferries which ply the waters of Hamilton Harbour and the Great Sound, and are a great way of getting to Somerset and the Dockyard. There is also a ferry service between the Dockyard and St. George. See the schedule, as depending on your stop (the pink line, for example) the ferry runs every hour or less frequently.

Transportation passes valid on both buses and ferries are available for unlimited use for periods of 1 to 7 days and cost \$19-62 with one month and three-month passes for longer-term visitors and residents available. A one-way bus or ferry trip costs \$5.00, with short bus journeys costing \$3.50. Cash fares on the buses are coins only (although dollars were stuffed into the box), no change given. Ask the bus driver for a transfer when getting off the bus if you must connect to another line. Rather than buying a pass, the most cost effective option for many visitors would be to buy a sheet of 15 transportation tickets for \$25 (short rides) or \$37.50 (longer rides) from the ferry station, any post office or the bus terminal in Hamilton. Each ticket covers a single bus or ferry ride for \$2.50, quite a lot cheaper than the cash fare. Rides lengths are determined by zone and the drivers and ferry staff are helpful in letting you know which you need. You can also use 2 short ride tickets if needed for a longer ride.

Taxis are another easy way of getting around the islands. They are available at taxi stands on Front St. in Hamilton, at the major hotels or by phone. All taxis are fitted with a meter and charge \$6.40 for first mile plus \$2.25 for each subsequent mile. There is a 25% surcharge on Sundays. If not in Hamilton, you can always flag one down on a major road or call to have one pick you up.

With many services in Bermuda, but especially with taxis (though not with buses and ferries, which are very punctual), there is a concept of "Bermuda Time." You may find that when you call for a taxi to pick you up, they may not be as prompt as you would like. This may mean waiting an extra ten minutes, but remember that Bermuda is not at all fast-paced like many cities, it is much more laid back and relaxed here.

## **WALKING**

Walking as a means of transportation may be a challenge depending upon your location. Hamilton has side walks and crosswalks, and is easy to navigate. However, if you are staying at other locations, such as a guesthouse in a residential area, walking can be dangerous. In many locations, there are no sidewalks, so walking means on the narrow road with buzzing cars and mopeds. Roads are narrow and often butt up against a stone wall, with barely enough room for two cars. Do not assume it is an easy walk to a bus or ferry stop, store or beach. That may or may not be true.

## CYCLE/MOPED RENTALS

Until the arrival of the US military during the second world war, cars were entirely banned from these islands. Even now, hire cars (rental cars) are banned and only residents are permitted to own cars - limit one per household! Motorised bicycles or mopeds are available for hire and heavily used by locals and visitors alike. Depending on where you are staying, a moped may be your best way to get around (If you plan to use alternative transportation (bus or ferry), carefully investigate how far you are from the nearest stop). If you wish to use mopeds, rentals are very common, regulated and priced competitively, but beware: "Road Rash" is a very common affliction affecting many. Furthermore, the roads are very tight one-lane roads, many without sidewalks (making walking dangerous) and many with 'odd' intersections such as roundabouts (traffic circles), and 'triangular intersections' joining three roads.

Travel is on the left side of the road (opposite to the US). Road signs are based on the ones used in the United Kingdom; however, the vast majority are in kilometres. The national speed limit is 35km/h (22mph), which is lower in built-up and other congested areas.

More information is available from:

- Department of Public Transportation ☎ +1 441 292-3851 who operate the bus service.
- Sea Express ☎ +1 441 295-4506 who operate the ferry service'.
- Bermuda Taxi Radio Cabs, ☎ +1 441 295-4141,
- Bermuda Taxi Association, ☎ +1 441 296-2121,
- Elbow Beach Cycles ☎ +1 441 296-2300, rent scooters, cycles & mopeds.
- Oleander Cycles ☎ +1 441 236-2453 rent cycles.
- Wheels Cycles (Astwood) Ltd. ☎ +1 441 292-2245 rent cycles.

## WHAT TO SEE

There are surprisingly large number of excellent sightseeing places in this 53.3km<sup>2</sup> tiny island.

### MAIN SIGHTSEEING ATTRACTIONS:

- Town of St. George. A scenic UNESCO World Heritage Site and the oldest, continually inhabited British settlement in the New World. It boasts small winding streets with typical British Colonial architecture with fountains, gardens and squares, cobbled streets and plazas.
- Bermuda Maritime Museum, Pender Rd, Royal Naval Dockyard, Phone: 441-234-1418, [4]. Take 1/2 a day to go to the Royal Naval Dockyard. After the loss of its naval bases during the American Revolutionary War, the British Royal Navy relocated the headquarters of its Atlantic Fleet here from 1812 to 1957. The old limestone storage buildings, keep and fortress have

been wisely redeveloped by the Bermuda Government into a tourist attraction and shopping centre.

- Bermuda Aquarium, Museum, and Zoo, 40 North Shore Road, Flatts Village, 📞 +1 441 293-2727, [5]. Daily 9AM-5PM (last admission 4PM). Centerpieced by a 140,000 gallon replica coral reef, this one of Bermuda's main attractions. Over three hundred birds, reptiles and mammals and 200 species of fish. Adults \$10, Seniors \$5, ages 5 to 12 \$5.
- Crystal and Fantasy Caves, Wilkinson Ave, Bailey's Bay, 📞 +1 441 293-0640, . Daily 9:30AM-4:30PM (last admission 4:00). Two quite different caves to see. You can see one cave for \$22 or two for \$30. Narrated tours require walking down ~80 steps to underground caves with pools. Very beautiful if you have never done this before.
- Spittal Pond (note: This was heavily damaged by Hurricane Fabian in 2003 and the process of fixing the trails and trees is still ongoing.)
- Devil's Hole Aquarium, Harrington Sound Road, Hamilton, 441-293-2727. Small but fun. "Fish" for reef fish and turtles with bait, but no hooks. Daily 9:30AM-4:30PM. Adult \$5, ages 5-12 \$3, under 5 \$0.50.
- Bermuda Underwater Exploration Institute, 40 Crow Lane, East Broadway, Pembroke, just outside of Hamilton, Phone: 441-297-7219, [6].
- Bermuda National Trust Museum known as the Globe Hotel, [7].
- Gibbs Hill Lighthouse, St Anne's Road, Southampton. One of the oldest cast iron structures in the world. First lit on May 1st 1846. You can climb its 180 steps to the observation deck surrounding the lamp, which offers spectacular views of the island and the waters around. There is a Tea Room at its base offering drinks and light fare.

## WHAT TO DO

### **SWIM**

Go to one of Bermuda's lovely pink sandy beaches. Keep in mind that some of the beaches do not have any shade, nor umbrellas to rent, so it can get quite sunny and hot.

- Horseshoe Bay Beach, Southampton Parish. Beautiful pink sand beach bordered by rocky areas suitable for snorkelling. Probably the most photographed (and most popular) Bermudian beach. Be aware that it may be crowded with cruise ship tourists, whose number one stop is often this beach. The surf can get rough at times here. There are bathroom facilities, beach rentals, and food concessions. Lifeguards in summer. Be sure to look for the impressive sea caves and tunnels.
- Day Cruises, Day cruises will give travellers the opportunity to discover the wide variety of sea life that dwells in Bermuda's crystal-clear waters. The trip takes you to 2-3 different locations to get closer to the reefs and noted shipwrecks. Jessie James Cruises.
- Elbow Beach, Tribe Road #4, Paget Parish. Another beautiful pink sand beach between Coral Beach, Elbow Beach and Coco Reef hotels.



- Tobacco Bay, St. George Parish. A boulder-sheltered, shallow, warm-water beach which can become quite crowded with cruise ship passengers. Can be reached on foot from St. George square or shuttles are readily available. Another walk will take you to nearby Fort St. Catherine. Rest rooms, food concession, beach rentals.
- Achilles Bay / St. Catherine's Bay, Northeastern St. George Parish. Can be reached on foot from St. George square or shuttles are readily available. Adjacent to Fort St. Catherine. Rest rooms, food concession nearby, beach rentals.
- Clearwater Beach / Turtle Beach / Turtle Bay / Long Bay / Well Bay / Soldier Bay, in St. David's near the eastern end of the airport runway. Located on former US Air Base lands used for NASA tracking station at Cooper's Island. Rest rooms, food concession and bar. Children's playground. Lifeguards during the summer months.
- John Smith's Bay Beach, Hamilton Parish. Nice pink sand beach. Summer lifeguards. Usually a mobile food concession.
- Shelly Bay, North Shore Road, Hamilton Parish. Lots of shallow water and a large playground make this great choice for families with small kids. Not far from Flatts Village and the Bermuda Aquarium, Museum and Zoo. Restrooms, beach rentals, food concession.
- Chaplin Bay / Stonehole Bay / Warwick Long Bay, South Road, Warwick Parish. Warwick Long Bay is a very large beach. It's less popular than the other large beaches due to its relatively steep sand slope, and strong undercurrent. Chaplin and Stonehole bays, along with the accompanying Jonson's Cove, are pristine, picture postcard settings. They are made up of small and medium sized sandy inlets.
- Snorkel Park, Royal Naval Dockyard, 234-6989. A limestone tunnel through the keep's wall puts you on the beachfront for snorkelling or water sports. This is often a popular stop for passengers coming off the cruise ships and reluctant to leave the Dockyard area.

## **GOLF**

Bermuda has many golf courses and driving ranges spread out along its length.

- St. George Golf Course, St. George Parish, north of the Town of St. George.
- Tuckers Point Golf Course / Mid Ocean Golf Course, St. George Parish, near Tucker's Town.
- Ocean View Golf Course, Devonshire Parish on northern shore.
- Horizons Golf Course, Paget Parish south-west. (9 holes)
- Belmont Hills Golf Course, Warwick Parish east.
- Riddell's Bay Golf and Country Club, Warwick Parish west.
- Fairmont Southampton Princess Golf Course, Southampton Parish east.
- Port Royal Golf Course, Southampton Parish west.
- Bermuda Golf Academy and Driving Range, Southampton Parish west.

## WHAT TO EXPLORE

### **BERMUDA RAILWAY TRAIL**

The bed of the former Bermuda Railway which was dismantled in 1948 after 17 years of service. Many sections still exist as a public walking trail stretching from St. George Town in the east end, through Pembroke Parish near the City of Hamilton and on toward Somerset Village in the west end. Many station houses, trestle footings and railway ties can be found. It offers spectacular views of the island and waters along its length.

### **BERMUDA FORTS**

Bermuda has many examples of large fortifications and smaller batteries spread throughout the island which were built between 1612 after first settlement and manned until 1957. For its small size the island had approximately 100 fortifications built. Many have been restored, primarily the larger ones, and are open to the public with dioramas and displays. Many have their original cannons in place. Some lie on outlying islands and islets and can only be accessed via boat, or have been incorporated into private properties and resorts. Some of those which can be accessed are:

- Fort St. Catherine , St. George Parish north (has displays and dioramas and replica Crown Jewels)
- Gates Fort, St. George Parish east (guarding Town Cut channel entrance)
- Alexandra Battery, St. George Parish east
- Fort George, St. George Parish (overlooking the Town of St. George)
- St. David's Battery, St. George Parish east
- Martello Tower / Ferry Island Fort, St. George Parish west (at Ferry Reach)
- King's Castle / Devonshire Redoubt / Landward Fort, St. George Parish south (on Castle Island, accessed via boat)
- Fort Hamilton, Pembroke Parish (overlooking the City of Hamilton)
- Whale Bay Battery, Southampton Parish west.
- Fort Scaur, Sandys Parish (overlooking the waters of the Great Sound)
- The Keep at the Dockyard, Sandys Parish (within the Maritime Museum)

### **ROYAL NAVAL DOCKYARD**

The sprawling stone building that were the former naval base to Bermuda now houses several different sites and attractions, including a pub located in the old Cooperage, or barrel-making facility; The Maritime Museum, offering the most extensive look at Bermudian history on all of the islands; or many shops located in the former naval administration building. Now known as the Clocktower Mall, these small shops offer many different speciality souvenir options exclusive to Bermuda such as fine linens and jewellery. Located just off of King's Wharf, visitors coming off of cruise ships may find the Royal Naval Dockyard to be an appealing option because of its close proximity to the docks and the accommodations.

## **VICTORIA PARK**

Located in Hamilton, this public park is the home to many concerts in the summer months on the bandstand, which was established in 1899 and completely restored in 2008. Visit one of the several flower gardens, walk on the paths or sit on one of the many benches under the trees. Public restrooms are available nearby and the location is prime, between several of the busy streets of the capital. In the summer, expect frequent concerts on the bandstand during the day and into the evening hours, food vendors, and other attractions for both adults and children. Conveniently for tourists, the main bus station of the city is located one block over from the park. Open daily sunrise to sunset.

## **AQUARIUMS**

The Devil's Hole aquarium, located in Tucker's Town, has since closed, leaving the Bermuda National Aquarium and Zoo as the sole aquatic life centre in Bermuda. Expect to see a variety of water and land animals nursed back to health after being found in danger on the shores of Bermuda. This zoo/aquarium is unique because visitors can walk into the habitats of the animals due to the small nature of the facility.

## **SPORTS**

Besides a large variety of golf resorts available, Bermuda also offers unique sporting activities to its visitors:

- Spiceland Riding Centre offers horseback rides on a trail and the beaches. Located in the Warwick Parish.
- K.S. Waterspots in St. George's is conveniently located steps from the cruise docking. Offering both jetskiing and parasailing, this is an excellent option for those who don't wish to go far from their cruise ship.
- Bermuda Squash Racquets Association asks for a \$15 fee for non-members to play. Located in Devonshire, this squash club also offers training, membership and coaching for visitors who have a longer stay.
- Bermuda Fun Golf offers miniature golf in Sandy's Parish.

## **CURRENCY & SHOPPING**

Bermuda's currency is the Bermudian dollar (BMD, abbreviated '\$'), which is divided into 100 cents. It comes in the same denominations and sizes as US currency, except there is a one dollar coin instead of a banknote.

The currency is directly tied to US currency, so one US dollar always equals one Bermudian dollar; therefore US dollars are accepted everywhere in Bermuda at equal value.

Bermuda offers ATMs in several tourist locations, including the airport, St. George, Somerset, and Hamilton. Most banks have ATMs as well. Some ATMs dispense US dollars; this will be clearly marked on a sign on or above the machine. Otherwise, it will dispense Bermuda dollars.

Though MasterCard and Visa debit and credit cards are frequently accepted, it is common for smaller hotels and bed and breakfasts to not accept them. Before booking, check with the hotel or bed and breakfast in order to ensure they accept credit cards if you plan to pay this way. Though most stores accept cards to accommodate tourists, many hotels and even larger resort areas do not. Gratuities are typically paid in cash as well.

If changing money before coming to Bermuda, then change into US dollars. When you spend US currency in Bermuda, you may sometimes receive change in Bermudian currency, which you should spend or exchange before leaving. Otherwise you will be stuck with it as a souvenir, as Bermuda dollars are not exchanged outside Bermuda. There is no currency exchange counter at Bermuda's airport (or anywhere in Bermuda). Only Bermuda banks can exchange Bermuda dollars into foreign currency, for a 1% tax and a 0.5% service fee.

## **COSTS**

Bermuda can be expensive. Because of Bermuda's steep import tax, all goods sold in stores that come from off the island carry a significant markup. When buying groceries or other (non-souvenir) items of that nature, be aware that the best prices are usually away from the more "touristy" areas. For example, one cup of yoghurt might cost about \$1.60 at a grocery store near hotels; it will cost 25% less at a grocery store further from the tourist attractions, and only 10 cents more than in the United States. When buying these sort of things, go to where the locals go.

## **SHOPPING**

A nice assortment of stores exists in Hamilton, especially on Front Street. The area can be explored easily by foot. Front Street, is one of the main shopping streets, and is facing the harbour. In recent years, two of the largest and oldest department stores on Front Street have closed. However, A.S. Coopers, first established in 1897, remains.

Shopping can also be found in the easily walked town of St George as well as in Dockyard, which has a small shopping mall. Smaller stores can be found throughout the island offering a variety of goods.

## **DINING**

Two relatively unique Bermudian dishes are salted codfish, boiled with potatoes, the traditional Sunday breakfast, and Hoppin' John, a simple dish of boiled rice and black-eyed peas. Shark hash was made, fish cakes were traditional on Fridays, hotcross buns at Easter,

and cassava or farine pies at Christmas. With the high-end tourist market, great effort has been expended by hotel and restaurant chefs in developing an ostensibly 'traditional Bermudian cuisine', although this has usually meant adapting other cuisines, from West Indian to Californian, in line with the expectations of visiting clientèle. Most pubs serve a typical British Pub fare, although the number of these establishments has diminished as premises are lost to development, or establishments are redeveloped to target the tourist market. While lobster and other sea foods are often featured on the menu, virtually everything is imported from the US or Canada. If you want local fish, ask or look for "local" as opposed to "fresh."

## **RESTAURANTS AND DINING OPTIONS**

Restaurants can be found all over the island, with the largest concentration in the city of Hamilton and St George town. Also, there are several at some of the hotels and resorts which can be outstanding (or not) and pricey.

NOTE: Gratuity is included in the bill (15% or 17%) depending on the restaurant, so check your bill to avoid tipping twice.

Remember that with most restaurants, the closer you are to the cruise ship docks, the more expensive the menu will be. Most cruise ship passengers have a short time in which to experience Bermuda, and if they don't eat on the ship, most will be reluctant to leave the town to eat. The restaurants in proximity to the cruise ship docks in, say, St. George's can be as much as three times as expensive as a comparable one in, say, Somerset Village.

- Traveler's Price Card (TPC), 8 Crows Nest Hill, [1]. 24. Although shopping may seem relatively expensive in Bermuda there are some ways to save money. Traveler's Price Card (Tpc) offers exclusive deals at over 60 locations. It can be purchased online or at the Hamilton VIC, Dockyard VIC, Juice & Beans and at numerous hotels. \$11.

## **LOCAL DISHES**

Local specialities include:

- Cassava pie. Farine is an alternate base. Traditionally eaten at Christmas, but becoming more commonly found in local markets year round.
- Bay grape jelly. Bay grapes were introduced as a wind break. Although, like Surinam cherries and loquats, they are found throughout Bermuda, and produce edible fruit, none of these plants are cultivated for agriculture in Bermuda, and their fruits are normally eaten from the tree, primarily by school children.
- Bermuda Bananas which are smaller and sweeter than others, are often eaten on Sunday mornings with codfish and potatoes.
- Fish is eaten widely in the form of local tuna, wahoo, and rockfish. Local fish is a common feature on restaurant menus across the island.

- Fish Chowder seasoned with sherry pepper sauce and dark rum is a favourite across the island.
- Shark Hash. Minced shark meat mixed with spices and served on bread
- Sweet Potato Pudding. is made from sweet potatoes, spices, and fresh orange juice. Served frequently during the holidays
- Codfish Brunch. is a popular traditional Bermudian breakfast consisting of codfish that is boiled with potatoes and Bermuda (English) onions, as well as sliced Bermudian bananas. Expect to see this speciality dish at restaurants and bed and breakfasts during the weekend.

## **DRINK**

Bermuda has two popular drinks:

- Rum Swizzle which is a rum cocktail made of Demerera Rum (amber rum) and Jamaican Rum (dark rum) along with an assortment of citrus juices. Sometimes brandy is added to the mixture as well. Note, it is quite strong. According to local lore, it was named after the Swizzle Inn (although swizzle [8]) is a term that originated in England, possibly in the 18th Century) where it was said to be developed.
- Dark n' Stormy is a highball of Gosling's Black Seal, a dark blend of local rums, mixed with Barritt's Bermuda Stone Ginger Beer.

Both drinks are comparatively very sweet.

## CULTURE

### **LANGUAGE**

The official language is English, which is written using British spelling and spoken with a distinctive accent not really similar to any other Caribbean country. Most people claim it resembles the Southern US in some cases. Portuguese is the second most widely spoken language.

### **RESPECT**

It is considered good manners when greeting someone, a shop assistant or the Premier, to say "good morning", "good afternoon" or "good evening" and to do the same when leaving them. This applies even in situations where you are the customer, such as when catching the bus or entering a store. It is considered rude and abrupt to ask a question or make a statement without first greeting them. Try to avoid talking about politics or religion unless you know the person very well.

Most Bermudians are very accommodating when it comes to helping out or answering any questions a visitor may have. Just stop someone on the street, or pop into any shop and ask.

In Bermuda, it is common for a tip to be included in your bill, whether hotel or restaurant. However, in the event one is not, a 15% tip is customary. Make sure to tip taxi drivers 10%, or even more if the driver is transporting tourists from the beaches to elsewhere. It is not unheard of for drivers to turn passengers away if they are sandy or soaking wet.

Also note that homosexuality is seen as taboo in public in Bermuda even if it is allowed by law in private. The local gay community exists on a more low-key scale than elsewhere, with no gay specific venues at this time.