

## Bermuda

**Overview:**

Bermuda is an overseas independent territory of the United Kingdom located in the Northwest Atlantic Ocean. Bermuda's economy thrives on international business and tourism. It is also a very successful offshore financial center.

**Territory:**

Approximately 150 islands (20 inhabited) that are linked by bridges and causeways. Land: 58.8 sq km (22.7 sq mi.). 36 km (22 miles) x 1.6 km (1 mile). The most northerly island of the group of coral islands. Highest Elevation: 260 feet (76 meters) Coastline: 103 km

**Location:**

Located 570 nautical miles off the coast of the Carolinas and 733 nautical miles northwest of New York in the Northwest Atlantic Ocean (closer to the US than the Caribbean)

**Latitude and Longitude:**

32 20 North Latitude and 64 45 West Longitude.

**Time Zone:**

GMT -4

**Total Land Area:**

58

**EEZ:**

**Climate:**

Subtropical, mild and humid. Gales and strong winds are common in winter. Annual mean temperature 26°C. / 79°F, rainfall <57.6 inches, humidity 75%. Hurricane season is June to November. There is ample rainfall, but no rivers or freshwater lakes. However, in the 1920s and 30s freshwater lens formations were discovered lying above underground salt water, which are now used to supplement the island's main source of drinking water: rainwater collected on roofs and paved catchments.

**Natural Resources:**

limestone: used primarily as a building material

**ECONOMY:**

Total GDP:	
2002	3,750,000,000.00 USD
2004	4,500,000,000.00 USD

Per Capita GDP:	
2004	69,900.00 USD

% of GDP per Sector:			
	Primary	Secondary	Tertiary
2002	1%	10%	89%

% of Population Employed by Sector			
	Primary	Secondary	Tertiary
2004	3%	17%	80%

**External Aid/Remittances:**

External Budget: revenues: \$671.1 million expenditures: \$643 million, including capital expenditures of \$55 million (2004) Debt - external: \$160 million (2000) Economic aid: N/A In February 1070, Bermuda converted from its former currency, the pound, to a decimal currency of dollars pegged to the U.S. dollar.

**Growth:**

2.5 (2003); 0.61% (2006 est.)

Labour Force:	
2003	37,634
2004	38,360

Unemployment	
Year:	Unemployment Rate (% of pop.)
2003	3.3%
2004	2.1%

**Industry:**

tourism, international business, reinsurance finance, light manufacturing, structural concrete products, paints, perfumes, furniture, re-export of pharmaceuticals. International business and tourism represent approximately 75% of the total balance of payments on exchange receipts in the first three quarters of 2003. Yet while the role of international business in the economy is expanding, tourism is depleting. More than ever, Bermuda's economic capacity relies on the reinsurance and financial services industries. As a result, the current government of Bermuda has begun to more actively pursue international independence from Britain, signing a cultural memorandum of understanding with Cuba in 2003 and joining the Caribbean Community (CARICOM) as an associate member in the same year. This new legislation allows Bermuda to access other, more local, resources for defense and local security. After Hurricane Fabian, in September 2003, Bermuda refused aid from the British government, relying, instead, on the more local Caribbean Community for support.

Bermuda has little in the way of exports or manufacturing; almost all manufactured goods and foodstuffs must be imported.

**Niche Industry:**

sailing and other marine activities. The annual International Yacht Race brings over 100 entries from North America, South America, and Europe. In addition, research in marine biology is supported by the government of Bermuda and funded by the US National Science Foundation. The Biological Station (founded in 1903) hosts scientists from around the world who conduct research at sea. The island's mid-Atlantic location makes both shallow and deep sea habitats very accessible.

Note: Charges for water and dock facilities, and municipal taxes, are the main revenue sources for both St. George and Hamilton.

In 2005, 74% of Bermuda's imports came from the U.S. Areas of opportunity for U.S. investment are principally in the re-insurance and financial services industries, although the former U.S. base lands also may present long-term investment opportunities.

**Tourism:**

Tourism is on the decline: 487 377 visitors/\$300 million (2003) 571 000 visitors/\$475 million (1996) The Bermudian Government's Department of Tourism has offices in New York and Toronto.

Historically important for employment and tax revenue, Bermuda's tourism industry had been experiencing difficulties for many years, but showed a slight improvement in 2006. In 1996, Bermuda welcomed 571,700 visitors to the island. By 2004, that figure dropped to 477,757 but increased to 641,747 in 2006. Occupancy rates for 2006 averaged 63.8%, and were higher in the smaller hotels than at larger properties. Visitors contributed an estimated \$475 million US to the economy in 1996, but that figure declined to \$392.3 million US in 2005. Visitor spending increased in recent years to \$464 million US in 2006.

Imports and Exports:	
Exports: \$879 million (2002) Partners: France 72.3%, UK 8.7%, Sweden 3% (2003) Imports: \$746 million (2002) Duty on imports is a major source of revenue for the government of Bermuda (earnings of \$187.1 in 03/04). Partners: 76% US, 5% Canada, 5% United Kingdom, 3% Caribbean countries (primarily oil from the Netherlands Antilles), 11% other (2003) Debt - external: \$160 million (2000)	
Tot. Value of Imports	1,162,000,000.00 Bermudian Dollar (2006)
From EU:	
Import Partners (EU):	The U.K., Canada, and the Caribbean countries (mainly the Netherlands Antilles) also are important trading partners.
Partners Outside EU:	
Import Partners:	Duty on imports is a major source of revenue for the Government of Bermuda. In 2005-2006, the government obtained \$224.2 million US, or 27.9% of its revenue base from imports. Heavy importation duties are reflected in retail prices. The value of imports rose from \$US551 million in 1994 to \$US964 million in 2005. The U.S. is



	Bermuda's primary trading partner, with \$US776.7 million in U.S. imports in 2006.
<b>Tot. Value of Exports</b>	763000000 Bermudian Dollar (2006)
<b>To Eu:</b>	
<b>Export Partners:</b>	Exports, including imports into the small free port that are subsequently re-exported, decreased from \$US35 million in 1993 to \$US26 million in 2006.
<b>Partners Outside EU::</b>	
<b>Export Partners:</b>	
<b>Main Imports:</b>	
<b>Main Exports:</b>	

## TRANSPORTATION/ACCESS

### External:

#### Number of Airports:

The number of flights servicing Bermuda increased in 2004 following government efforts to improve tourist access to the island.

#### Number of Main Ports:

Cruise ships bring thousands of visitors to the island from May to October, most often from New York and Boston, but with occasional arrivals from other ports.

### Internal:

#### Air

#### Road:

The law forbids the use of private cars except by residents, permits only one car per household, and limits the size and horsepower of all vehicles. Rental cars are not available (although mopeds are available). Bermuda's laws restrict passenger vehicles to a maximum of 169 inches in overall length and 67 inches in overall width, with a maximum engine capacity of 2,000cc (2.0 liters). The island's speed limit is 35 km/h (21.7 mph). Bermuda's laws forbid the import of used cars. The local used car market is small and prices are high, as they reflect the 75% duty that new car buyers pay.

#### Sea:

#### Other Forms of Transportation:

#### Economic Zones:

Maritime claims: territorial sea: 12 nautical miles exclusive fishing zone: 200 nautical miles

#### Energy Policy:

Year	Total Energy Production (Mwh)	Type			Total Energy Consumption (Mwh)	Sector				
		Thermic (Mwh)	Geothermic (Mwh)	Other (Mwh)		Domestic (Mwh)	Commercial (Mwh)	Public Service (Mwh)	Industry (Mwh)	Public Lighting (Mwh)
2005	618,000,000	0	0	0	0	0	0	0	0	0

#### Official Currency:

Bermudian Dollar

#### Banking and Insurance:

Number of Banks and Credit Unions:

Number of Agricultural Credit Unions:

Number of Insurance Companies:

Three banks offer consumer services in Bermuda - Bank of Bermuda (member HSBC), Butterfield & Sons Ltd., and Bermuda Commercial Bank. These banks exchange US and Bermuda dollars at the official rate and honor checks and money orders, including those drawn on American banks. Collectively they have offices around the world and successfully compete with the larger money centers of the world. The consolidated assets of these banks are >\$12.4 billion.

#### Financial Services:

There are 1400 insurance and reinsurance companies in Bermuda with assets over \$30 billion, and capital and surplus over \$12 billion. Their annual premium volume is more than \$10 billion.

In 2006, 14,267 international companies were registered in Bermuda, many U.S.-owned. They are an important source of foreign exchange for the island, and spent an estimated \$1.004US billion in Bermuda in 2006. The growing importance of international business is reflected in its increased share of GDP, up from 13.9% in 2004 to 21.9% in 2005 at \$1.062US billion. Additionally, it is now the island's largest employer, with 4,489 jobs in 2006.

#### Communications/E-Commerce:

state of the art. Extensive government and private sector information available online. English.

#### Public Ownership:

restricted - expatriates may only purchase homes listed as available for sale to non-Bermudians. Homes that can be sold to non-Bermudians must have a minimum annual rental value (ARV) of \$126,000, and must meet several other restrictions. First generation expatriates can inherit as long as the residence's minimum annual rental value meets or exceeds the ARV required for non-Bermudian ownership. The inheritors must pay a fee and provide a copy of the will but they are exempt from paying the government tax for first-time overseas purchasers. The average cost of a home in June 2003 was \$976 000.

#### Land Use:

arable land: 20% permanent crops: 0% other: 80% (55% developed, 45% rural/open space) (2001)

#### Agriculture/Forestry:

bananas, vegetables, citrus, flowers; dairy products, honey

#### Marine Activity:

#### Fishing:

#### Marine Life:

#### Critical Issues:

Environmental issues: asbestos disposal; water pollution; preservation of open space; sustainable development. Traffic congestion, escalating real estate costs, housing shortages, shortages in educational institutions. With virtually full employment in Bermuda and declining birth rates, it is probable that non-Bermudians will be needed in greater numbers to supplement the local workforce.

## JURISDICTIONAL RESOURCES

#### Capital:

Hamilton Note: Only 3,461 (2000) people reside within Hamilton city limits. However, its daytime population increases to about 14 000 (2000).

#### Political System:

Government type: parliamentary British overseas territory with internal self-government. Admin. Divisions: 9 parishes and 2 municipalities\*; Devonshire, Hamilton, Hamilton\*, Paget, Pembroke, Saint George\*, Saint George's, Sandys, Smith's, Southampton, Warwick. Constitution: 8 June 1968, amended 1989 and 2003 Initially Bermudian laws, established when its representative body first sat on July 12, 1612, were based solely on English common law, principles of equity and all English acts of general application then in force. However, the Bermuda Acts of Parliament have since been altered, modified or amended, leading to Bermuda's self-governing status in 1968. Bermuda is Britain's oldest colony, officially taken by the crown in 1684. Although it became independent of Britain and completely self-governing in 1968, Bermuda remains dependent on Britain for external affairs, defense and internal security. While Bermuda has its own written constitution, giving its elected cabinet government almost complete self-determination in conducting local affairs, the British Crown continues to appoint a Governor and local legislature.

Internal Government: The local government now makes and controls all Bermuda's internal affairs and Bermuda laws. These laws are not as democratic as British laws. The Bermuda Constitution protects Bermudians only. Although human rights exist, they do not apply to non-Bermudian residents in the same ways as they do Bermudians. Non-Bermudians are not allowed to obtain citizenship and cannot buy 90 percent of local single family homes. Their employment is severely restricted and they cannot change employment without official permission and work permits that stipulate a specific employer. They are also prohibited from voting if they arrived after 1979. In addition, Bermudians, visitors and newcomers from overseas have no access via any Bermuda Government office or agency to the UK's Human Rights Office or the European Court of Human Rights. However, in 1995, the Bermudian Government passed a law that exempts US citizen spouses of USG employees stationed in Bermuda from the normal expatriate work permit procedures.

Bermuda has a parliamentary system of government. The premier is head of government and leader of the majority party in the House of Assembly. The cabinet is composed of ministers selected by the premier from among members of the House of Assembly and the Senate. This Cabinet is responsible for government departments and related business.

The 36-member House is elected from 36 electoral districts (one representative from each district) for a term not to exceed 5 years. The Senate, or reviewing house, serves concurrently with the House and has 11 members (five appointed by the governor in consultation with the premier, three by the opposition leader, and three at the governor's discretion). The Senate elects its own president and vice president.

The judiciary is composed of a chief justice and associate judges appointed by the governor. For administrative purposes, Bermuda is divided into nine parishes, with Hamilton and St. George considered autonomous corporations.

Associated Power: overseas territory of the UK, and member of the EU. Although Bermuda is completely self-governing, Britain remains responsible for external affairs, defense and internal security. Queen Elizabeth II has been the head-of-state since February 6, 1952, and has been represented by Governor Sir John Vereker since April 2002. Premier Alex Scott has been the head-of-government since July 24, 2003 and the Deputy Minister is Ewart Brown.

There are no elections since the monarch is hereditary. A governor is appointed by the monarch. Following legislative elections the leader of the majority party or the leader of the majority coalition is usually appointed premier by the governor.

Judicial branch: Supreme Court, Court of Appeal, Magistrate Courts The Chief Justice presides over the Supreme Court and is consulted by the Governor in the appointment of judges, magistrates, and court officers.

#### Political Parties:

Bermuda's first political party, the Progressive Labour Party (PLP), was formed in May 1963 with predominantly black adherents. In 1965, the two-party system was launched with the formation of the United Bermuda Party (UBP), which had the support of the majority of white voters and of some black voters. A third party, the Bermuda Democratic Party (BDP), was formed in the summer of 1967 with a splinter group from the PLP as a nucleus; it disbanded in 1970. It was later replaced by the National Liberal Party (NLP).

Members are elected by popular vote. Elections are held every five years (the last general election was held 24 July 2003, next to be held July 2008). Election results: percent of vote by party - PLP 51.7%, UBP 48%; seats by party - PLP 22, UBP 14. Gombey Liberation Party or GLP National Liberal Party or NLP Progressive Labor Party or PLP United Bermuda Party or UBP



**Important Legislation:**

Bermuda Monetary Authority Amendment Act: enacted: 2002, amended: 2004: This legislation expanded the objectives of the BMA to include action to combat financial crime. In addition to the BMA's role in checking systems and controlling financial institutions, this legislation allows the BMA to administer UN sanctions. In order to implement provisions of relevant UN Security Council antiterrorism resolutions, the act outlines how/when the finance minister may delegate to the BMA the power to block accounts. Amendments in 2004 will clarify the authority of the BMA to respond to requests from overseas regulators for information about clients. The Collective Investment Scheme Act (2004) will institute a formal licensing regime for investment schemes. The Investment Business Act (IBA): enacted: 1998, amended: 2003: This legislation regulates the island's financial services industry. It has created a balance between government regulations and the competitive needs of international business. Proceeds of Crime Act (PCA): enacted: 1997, amended in 2000: This legislation was enacted to prevent money laundering and terrorist financing. It is regularly updated and conforms to international standards. It controls and monitors financial institutions such as banks, deposit companies, trust companies, and investment businesses, including broker-dealers and investment managers, covering the proceedings of all indictable offenses, including tax evasion, corruption, fraud, counterfeiting, theft, and forgery. Bermuda Immigration and Protection Act: enacted: 1956, amended: 2002: Citizenship is not given to any non-national unless he or she marries a Bermudian and stays married to and lives with that Bermudian for at least 10 years. Full citizenship is only possible when a parent is Bermudian. However, people can apply for a Permanent Resident Certificate (PRC) if they qualify. Application criteria is as follows: must have been a resident in Bermuda before 31 July 1989, for a period of 20 years, is at least 40 years of age, and is of good character and conduct. Having a PRC will provide security of employment and residence to long term residents, but it does not entitle any non-Bermudians to buy lower or mid-priced real estate. They continue to be limited to the top 5% in price and Annual Rentable Value (ARV). The Companies Amendment Act: enacted: 1996: This legislation allows for three different types of companies to be formed: a local company, an exempted company, or an overseas company. These registered exempt companies are able to receive statutory assurance against any legislation imposing tax on profits or income or a tax on capital asset, gain or appreciation. There are approximately 8000 exempt companies in Bermuda and 90 international banks that use the island for a variety of activities, including leasing, real estate ventures, group financing and collective investment schemes. Banking businesses are required to obtain a license through the Banks Act (1969) and must pay a minimum capitalization fee of \$12 000. Trust Companies Act: enacted: 1991: This legislation lifted the moratorium on the limit of companies providing trust services. This act has had a significant impact on the economy and has allowed Bermuda to broaden its international business opportunities.

**Principal Taxes:**

Employment Tax and Hospital Levy: There are no income, profit, capital gains, withholding, sales, value added, business, gift, estate or inheritance tax. However companies not exempt are required to pay an employment tax if their total payroll exceeds \$36 000 per fiscal year. This tax is calculated at 5% (2% for hotel and restaurant employees) of the total payroll. The Hospital Levy is charged on the total payroll of a company at 4% per fiscal year. The Bermuda Government signed an Income Tax Treaty with the US in 1988, which grants Bermuda exemption from US excise tax on insurance and reinsurance premiums. Local Companies Tax: Every local company must pay an annual tax based upon issued capital. These fees range from \$500 - \$5000.

**Associated Power:**

United Kingdom

**Citizenship:**

Currently citizens of Britain's overseas territories, including Bermuda, are entitled to British citizenship. The British Overseas Territories Bill, passed in February 2002, provides automatic acquisition of British citizenship, including automatic transmission of citizenship to their children; the right of abode, including the right to live and work in the U.K. and the European Union (EU); the right not to exercise or to formally renounce British citizenship; and the right to use the fast track European Union/European Economic Area (EU/EEA) channel at the airport, free of U.K. immigration controls.

**Paradiplomacy:**

CARICOM (associate), ICFTU, Interpol (subbureau), IOC, WCO, Egmont Group, Caribbean Financial Action Task Force. As a British dependency, Bermuda is able to participate in the UN and its related agencies and is regularly consulted on any international negotiations affecting its region.

**HUMAN RESOURCES**

Population: 64,009 (2007 est.), 64 935 (2004 est.), 64 000 (2001), 60 500 (1996)

Island	Area (km sq.)	Population	% of Total Population
Bermuda	53	66,163	100%

Age structure: 0-14 years: 19.1% (male 6,192; female 6,186) 15-64 years: 69.3% (male 22,268; female 22,703) 65 years and over: 11.7% (male 3,295; female 4,291; 2004 est.) Median age: total: 39.2 years male: 38.3 years female: 40.1 years (2004 est.)

Population:	
Year	Resident Population

Age of Population:	0-14	15-24	25-49	50-64	65 and up
2004	12378	0	0	0	7,586
2007	12108	0	0	0	8,265

**Migration:**

Net migration rate: 162 (2004 est.). Bermuda is home to immigrants from other countries. According to the 2000 census, 79% of the population is Bermuda-born and 21% is foreign-born. U.K. immigrants comprise 28% of the immigrant population; U.S., 20% (although the U.S. Consulate estimates that the figure is closer to 40%); Canada, 15%; Caribbean, 12%; and Portugal/Azores, 10%.

Crude Birth Rate:	
2004	11.83%
2005	13.1%

**Life Expectancy:**

Life expectancy: total population: 77.6 years

Crude Death Rate:	
2004	7.55%
2005	6.9%

**Ethnicity:**

black 55%, white 34%, other 12% (2004). 79% Bermuda-born, 21% foreign-born. 28%, U.K. immigrants, 20% U.S. immigrants (although the U.S. Consulate estimates that the figure is closer to 40%), 15% Canada, 12% Caribbean, 10% Portugal/Azores (2000). The majority of Bermuda's black population are descendants of slaves from Africa who were brought to Bermuda soon after the colony was established. Slavery was outlawed in 1807 and all slaves were freed in 1834.

**Class Division:****Languages:**

English (official), Azorean Portuguese

**Religion:**

39% non-Anglican Protestant, 27% Anglican, 15% Roman Catholic, 19% other (including Baha'i, Muslim and Jewish) (2004).

**Literacy:**

total population: 98% (def: over 15 can read and write; 2004 est.)

**Education System:**

divided into primary, middle and high school levels. 2 public high schools and a number of private schools including, denominational schools (Roman Catholic and 7th Day Adventist), a girl's school, 2 coed English schools, a Montessori, and a Saltus Grammar school. All students from kindergarten through high school, and in both public and private schools, wear uniforms. In addition, Bermudian children have access to a variety of specialized schools in the US. There is also a public college: The Bermuda College and a private college: Webster University that provide courses ranging from trades to academic studies at the master's level.

Total Pre-schools:( )	
Total Primary Schools	
First Level:	
Second Level:	
Third Level:	
Total Secondary Schools:	
Total Professional Schools	
Universities:	

Number of Schools per Island:										
	Pre-school		Elementary			High-school		Prof.	University	
	Pub	Priv	1	2	3	Pub	Priv		Pub	Priv

Students Enrolled:					
Year:	Pre-School	Elementary	High-school	Prof.	University

Teachers							
Year	Pre-School	Elementary			High-School	Prof.	University
		1	2	3			

**Medical Services:**

2 hospitals: St. Brendan's, a psychiatric hospital, and King Edward VII Memorial Hospital (KEMH), a primary care hospital, both are located just east of Hamilton. The hospitals are accredited under a Canadian system, however, the fee structure is similar to that of the US. Although there is not a full range of specialists on the island many are flown in to consult with patients. Bermudian health insurance also provides patients with the option to travel to the US for care and treatment not available on the island. Tuberculosis exists in Bermuda, but its incidence is decreasing and cases are rigidly controlled.

**HISTORY AND CULTURE**

**History:**

Bermuda is named after the Spanish explorer Juan de Bermudez, who discovered the island in 1503 (although the Spanish never officially settled the island). Tourism, Bermuda's oldest economic industry, first developed in Victorian times when, in 1609, Admiral Sir George Somers' ship Sea Venture, carrying a new lieutenant governor to Virginia, ran aground on Bermuda's eastern reef. The crew was stranded until they built a new ship from local timber to continue their voyage. Their descriptions of Bermuda attracted great interest, and in 1612 approximately 60 colonists set sail for the islands. These settlers founded the town of St. George at the eastern end of the island. When representative government was introduced to Bermuda (formerly Somers Islands) in 1620, it became a self-governing colony. Bermuda remained an outpost of 17th-century British civilization, with an economy based on the use of the island's endemic cedar trees (almost all of which were destroyed by blight in the 1940s) for shipbuilding and the salt trade. In 1790, the town of Hamilton was incorporated, and the seat of government was transferred in 1815. The new capital provided a larger harbor and was more centrally located for the expanding British program of fortification building in the region. Bermuda remained relatively isolated from western developments for more than 300 years (though it served as a military bastion for the British Empire). Yet by the 20th century, wealthy investors had begun renting or buying homes and estates for seasonal occupancy. Shops and restaurants quickly emerged, catering to this new industry. The economic benefits of tourism soon became apparent and, in the 1920s and early 1930s, several luxury hotels were built to service the large passenger steamships that began to travel between New York and Bermuda. In 1937 the island became accessible by plane. During World War II Bermuda became an outpost for British and American forces. In 1941, Britain signed a 99-year rent-free lease agreement with the US for the construction and maintenance of two military bases in Bermuda. While tourism experienced a decline during this period, the U.S. air base on St. David's Island and in South Hampton helped sustain Bermuda's economy. The U.S. bases closed in 1995, and were formally returned to Bermuda in 2002. However, the airfield on St. David's Island continues to serve as Bermuda's International Airport. Approximately 487,000 tourists and business associates visit the island every year.

**Referenda:**

A 1995 referendum rejected full independence and polls done in 2003 suggest more than 65% of the population remain satisfied with their current status.

**Recent Significant Events:**

**Music, Dance, Handicraft and Patrimony:**

**Sources:**

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**Facts and Figures 2006**

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