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Sea & Be Seen

WE CHECK OUT THE **NEW HIGH-END, ADULTS-ONLY CRUISE LINE** FROM THE SAME MAN WHO'S MAKING SPACE TRAVEL ACCESSIBLE TO MERE MORTALS *BY KIM-MARIE EVANS*





Unlock special Citi mortgage discounts

When you bank at Citi, enjoy:

\$500 off closing costs* or

1/8% – 5/8%

off interest rate



FOR THE LOVE OF
Growing together.

for the love of progressSM

Ask how you can take advantage of Mortgage Relationship Pricing



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* Citi Mortgage Relationship Pricing - A Citibank deposit account is required to receive the interest rate discount or closing cost credit.

Automated monthly transfers of the mortgage payment from a Citibank Deposit Account using automated drafting will be required. Actual interest rate discount or closing cost credit will depend on the level of the Citi Eligible Balances, which will be verified after final loan approval.

Citi Eligible Balance	Relationship Pricing Benefit
\$1 - \$49,999.99	\$500 off closing cost
\$50,000 - \$199,999.99	1/8% (0.125%) off interest rate
\$200,000 - \$499,999.99	1/4% (0.250%) off interest rate
\$500,000 - \$999,999.99	3/8% (0.375%) off interest rate
\$1,000,000 - \$1,999,999.99	1/2% (0.500%) off interest rate
\$2,000,000 or more	5/8% (0.625%) off interest rate

Deposit Account Balances must be in the account five (5) Business Days following final loan approval and Investment Account balances must be in the account six (6) Business Days following final loan approval. Citi eligible accounts include a personal, consumer Citibank Deposit Account in which the borrower is a direct signer, Citibank IRAs, and Investments held in linked Citigroup Global Markets Inc. ("CGMI") accounts. The borrower must be an account holder on investment accounts. IRA and annuity positions shown on linked CGMI Account statements are eligible (except tax qualified annuities under sections 401, 403, or 457 of the Internal Revenue Code). Balances from Citibank Business / Commercial accounts, ERISA accounts, Keogh accounts, Bank Collateral accounts, Foreign accounts, Fiduciary accounts, and Trust accounts where the borrower is only listed as the Beneficiary are excluded. All Custodial type accounts are excluded with the exception of Custodial IRA accounts through Citibank or Pershing LLC where the borrower(s) is the beneficiary, which are eligible unless otherwise noted. Citibank IRAs that are not linked to a Citibank Deposit Account are excluded.

The closing cost credit offer will be applied at closing and may not be used prior to closing. In Texas, the credit may not result in you receiving cash back. If you are interested in Citi's banking account relationship offers, please contact your Home Lending Officer or Mortgage Representative. Speak to your loan officer about whether the relationship offer is best for you.

Citibank Mortgage Relationship Pricing for Citibank account holders can only be applied prior to loan closing and is subject to account and balance validation. Citibank Mortgage Relationship Pricing is subject to change without notice.

Glossary of terms for this offer: Business Day means Monday through Friday and does not include federal holidays; Eligible Balances means total funds showing in the account at the time we verify the balances less any funds we determine you will need for a down payment or closing costs; Deposit Account means a Citibank personal checking and/or savings account as well as certificates of deposit and money market accounts; Investment Account means IRAs and investments held in Citigroup Global Markets Inc. accounts.



Terms, conditions and fees for accounts, programs, offers, products and services are subject to change without notice at any time. Offer may be modified or withdrawn at any time without notice. Offer cannot be combined with other offers, except when applied with specific Community Lending Programs. Offers are not applicable on Home Equity Loans and Lines of Credit. This is not a commitment to lend.

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Hate cruises? Hate even the idea of cruising? This article is for you. Like many *GREENWICH* magazine readers, the thought of eating buffet food with a few thousand strangers trapped—I mean floating—at sea, has never sounded like a vacation to me. I was allowed to write this piece with that editorial caveat.

Sir Richard Branson also hated cruising, despite never having set foot on a ship deck. But instead of avoiding cruises, he created his own cruise line. It's the only ship he's ever sailed on. Since he has yet to invite me to cover a space voyage, I embarked on the *Scarlet Lady*, Virgin Voyage's first ship of what will be a four-ship fleet, to give an honest review.

The ship was pitched to me as a “boutique hotel on the sea.” I scoffed. How can a yacht with more than 1,300 cabins feel like a boutique hotel? I hate being wrong, but at every turn, I had to tip my hat to Sir Richard and Virgin Voyage's CEO, Tom McAlpin. (Over dinner one night, I learned that Tom served as the head of Disney Cruises, the only other cruise I've ever—mostly—enjoyed.)

From the designer décor to the Zagat-worthy restaurants, the *Scarlet Lady* did feel like a boutique hotel. “We've done away with some of the traditional cruise formalities but have not compromised on offering refined luxury that allows sailors [sailor means guest in Virgin speak] to curate their experience in their own way,” says McAlpin.

The cabins are fabulous, and the public spaces really set Virgin Voyages apart from the mall-like environment often associated with cruises. From The Dock at the stern of the ship designed to feel like your favorite beach club on the Vineyard to the DJ booth with authentic vinyl to the games area with wooden swings, endless free candy and Pac-Man machines, there's the perfect spot for every mood.

Virgin Voyages' first ship, *Scarlet Lady*, will sail from Port Miami for her inaugural season with itineraries to the Caribbean. Virgin Voyages' second ship, *Valiant Lady*, will sail with seven-night Mediterranean itineraries out of Barcelona, where she recently debuted. Prices vary widely, depending on itinerary, ship and class of cabin.



this page:
The DJ booth

opposite page above:
Grab a Boozy Sailor and Chicago hot dog at The Social Club

opposite page below:
Sailors enjoying a meal at one of the ship's twenty restaurants, Gunbae

SEA TERRACE CABINS

I shared my cabin with my daughter, and despite having piles of shoes, bags of makeup, and dueling curling irons, we both had more than enough space. Each cabin at this level has a spacious balcony with a red hammock woven by female artisans from Thailand's Mlabri tribe for swinging and watching the sea go by. A digital tablet controls everything, including the mood lighting. Our favorites were “Hangover” and “Zen.”

ROCKSTAR QUARTERS

Being a rock star has its privileges. You get an agent—kind of like a butler, but cooler. You also have access to Richard's Rooftop—a secluded getaway on the top deck with daybeds, personal service and smooth jazz. Sailors



top: The Dock Bar **bottom:** The living room of the Massive Suite

CONTRIBUTED



staying in RockStar quarters have their own wardrobe team to help unpack and repack, complimentary pressing service and a nightly express swimsuit drying service—because no rock star should ever have a wet bottom. All of the suites have in-room bars, with the first round on the house. If a sailor needs to restock, your RockStar agent can assist. And, of course, the rooms are more spacious. There are four categories, the largest being the Brilliant Suite at 481 square feet.

MEGA ROCKSTAR SUITE

In true rocker fashion, sailors can send a rider stipulating specific needs and requests ahead of time. There are four levels of Mega RockStar Suites—the largest aptly named the Massive



Suite (2,147 square feet). I'm confident this is where Virgin Voyages' investor and Chief Entertainment and Lifestyle Officer Jennifer Lopez stays when on board. It has a music room stocked with guitars and an amplifier and a vinyl turntable in the adjacent living room. Invite friends for dinner on your

massive terrace with a private hot tub, stargazing loungers, hammocks and an outdoor dining table with a staircase to encourage table dancing. All Mega RockStars get complimentary access to spa amenities.

above:
The ship's DJ spinning tunes



DON'T MISS

Dine at Gunbae, the signature Korean restaurant where you cook your meal on the specially engineered flameless grill in the middle of the table.

The night begins with a waiter leading a game of Sam Yuk Gu, also known as Three Six Nine. It seems simple enough. You count around the table, clapping for each number that has a three, six or nine in it—taking a shot when you inevitably mess up.

Dance in the pool at the Scarlet Night outdoor dance party. The pool floor rises to a reasonable four to six inches, so no worries about submerging your best cocktail attire.

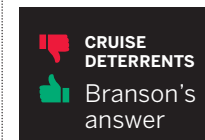
Use the Shake for Champagne feature on the app. Shake, push the button, and a \$95 bottle of bubbly will find you. The magic of technology.

In addition to the Bahamas, **the Fire and Sunset Soiree cruise stops at Bimini, where Virgin takes over the Resorts World beach club for the day.** Snag an inflatable unicorn and have your drink delivered to the pool during the flotilla party. Rock stars, of course, have a private beach setup sectioned off by a velvet rope.

The spa is its own destination with mud baths, heated quartz beds, a salt room and hot and cold plunge pools. Access is complimentary with a treatment, but it's worth \$39 for the three-hour pass to enjoy the amenities.

THE DIFFERENCE

Branson has focused on those things we all detest about cruises—even if we've never been on one.



1. OTHER PEOPLE'S CHILDREN
All ships are strictly eighteen-plus.

2. NASTY BUFFET FOOD
There are twenty restaurants, each with its own kitchen and executive chef—no buffets.

3. ENFORCED DINING TIMES
Eat when you want (reservations needed for some) and no assigned seating, ever.

4. CHEESY ENTERTAINMENT
Performances include acrobatic shows, sex therapy shows (yup), and more.

5. CRAMPED DARK CABINS
The cabins are sleek and hi-tech, with 86 percent featuring a balcony and 93 percent an ocean view.

6. YOUR GRANDMA CRUISES
The first at-sea tattoo parlor, Squid Ink, will make the hipsters happy.

7. BEING NICKED AND DIMED
There are no restaurant upsells, you won't see a separate line item on your bill for gratuities, and group workouts and Wi-Fi are included in the fare.