

GO

UNIQUE ISLAND DESTINATIONS • RANGE ROVER HSE TD6

BY KIM-MARIE EVANS

Boldt Castle,
Thousand Islands

Island Time

Forget sunbathing and jet-skiing—these islands offer up a whole different experience

Islands have held a mystical pull for travelers through the ages. The isolation and serenity that come with infinite borders of water and wind hold an allure the mainland just can't match. This month we take you around the corner to a world where wealthy industrialists staked claim on their own fiefdoms, to the Pacific Northwest for whale watching and down the Virginia coast to an island where ponies are king, queen and court. »

CONTRIBUTED: INSET BY HAMIDREZA

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Singer Castle,
Thousand Islands

THOUSAND ISLANDS, NEW YORK

Newport's Millionaire's Row may get all the publicity, but during the Gilded Age, a cluster of islands just five hours from New York City drew captains of industry. These titans didn't build mere mansions; they built grand castles. Some 1,800 closely spaced islands lie in the stretch of the St. Lawrence River between New York and Canada. Most visitors arrive to any of the surrounding communities by car and tour the islands by boat. Some islands only count wildlife as occupants, while others are almost completely covered by family homes. Some islands have granite cliffs; others are tiny, with one the size of a living room and nothing more than one tree. (Only those that are above water year-round and have at least one living tree qualify as islands.)

Two castles worth visiting are the Singer and Boldt castles. The Boldt castle resembles a sandcastle complete with fairy-tale drawbridge. Hotelier George Boldt holds claim to having brought Thousand Island dressing to the public when he instructed his maître d' at the Waldorf to add the local recipe to the hotel's menu.

The 100 year-old Singer Castle was once a hunting lodge for Frederick Gilbert, president of Singer Sewing Machine Company. The castle still has many of its original furnishings, artifacts and secret passages. If Singer Castle seems too magnificent to leave, you can book an overnight stay in the property's Royal Suite (Sunday through Friday, \$860; Saturday \$945. Sleeps six). visit1000islands.com »

SAN JUAN ISLANDS, WASHINGTON

Leave your flip-flops behind and pack your hiking boots for a visit to the San Juan Islands north of Seattle. Nature lovers flock to the three largest islands, Lopez, San Juan and Orcas. These islands have no palm trees or coconut drinks. Instead they offer the untouched beauty of the sea and forest. Visit lavender and



San Juan Islands



San Juan Islands

alpaca farms or watch pods of orca whales pass in front of your kayak. Orcas Island, often called the Emerald Isle, is arguably the loveliest of the main islands and also the busiest. But busy is a relative term. This pastoral community has no traffic lights and no fast-food restaurants. Stay at Doe Bay or Rosario Resort; Rosario is the more luxe option on over forty acres of waterfront property. Doe Bay appeals to the naturalists (the hot tubs are clothing optional). visitsanjuans.com

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ED, TENNIS PLAYER

One afternoon, I suddenly found myself barely able to walk onto the tennis court or even hold a racquet. In the weeks that followed, I learned I would need a multi-level disc fusion to prevent possible paralysis. Faced with this urgent situation, I chose to put my future in the hands of ONS neurosurgeons Dr. Apostolides and Dr. Fiore. Thanks to their decisive action, surgical skills, and a comprehensive physical therapy program, I'm back in full swing!

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CONTINUED FROM
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Island wild ponies

ASSATEAGUE ISLAND, VIRGINIA

This small island off the coast of Virginia is **home to hundreds of wild ponies**. The leading theory on how they became rulers of their own land is that **they were the sole survivors of a Spanish galleon that crashed off the coast 400 years ago**. Here there are no saddles, barns or human residents. The island is a national wildlife refuge and has no overnight accommodations except for campgrounds. Most visitors stay on neighboring Chincoteague Island with its tiny downtown. The government allows the horses to live on Assateague with the caveat that the herd is kept to no more than 150 ponies. The tradition of penning and then auctioning ponies to thin the herd draws thousands of visitors

Assateague
Island lighthouse

every July, some to buy ponies, some to just enjoy the accompanying carnival and festivities. To get the ponies to auction, so-called saltwater cowboys actually round up the herd and all the new foals on horseback and guide them as they swim across the narrow channel from Assateague to Chincoteague.

The pony swim is an incredible spectacle that can't be seen anywhere else. *chincoteaguechamber.com*



Serious Strength

No one combines regality and sport like **Range Rover**



RANGE ROVER HSE TD6

Base Price: \$93,450

As Tested: \$105,725

Drivetrain: 254-hp,
3-liter V-6 diesel
w/4-wheel drive

EPA Mileage Ratings:
22 city/ 29 highway

In the last year we've seen the arrival of some luxurious SUVs that would lead a hard-nosed critic to say, *Gee, this is now on par with a Range Rover*. Then we get our hands on the new Range Rover HSE Td6 and realize, no, nothing has the regal moxie quite like the real thing.

Our test model had the virtue of practicality about it, even as it delivered a refined ride and a beautifully detailed leather interior. The Td6 cannot be stretched out like the luxury liner model, the Autobiography. Nor is it as fast as the snarling and crackling Sport edition with which we once raised hell. But it does hustle quite well enough. The magnificently torquey diesel provides a nice, punchy power. Getting onto a crowded highway? Whoomph, there you are. It does so with a slightly gnarly sound to put some rock and roll in your life.

But back to practicality. Combined with the eight-speed automatic, the Td6 earned mileage ratings in the mid-20s as it plied the Post Road and actually exceeded its 29-mpg rating on highway cruises. This model puts the long-range in Range Rover. And of course it comes standard with the four-wheel-drive capabilities to deal with all manner of snow, mud and ice. In town, all that yeoman utility is disguised by the general air of swank. Our tester had the Driver Assistance package, which provided help with parking. The Vision Assist option provided not just a surround-view camera with which to observe your world, but also "configurable mood lighting." It could be romantic, no?

The wide assortment of new models are on display at a new Range Rover dealership at 1335 Boston Post Road in Darien (203-655-8811). It's a world of luxury worth observing. —Chris Hodenfield

Your Family at Risk

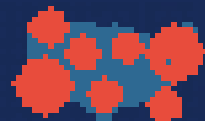
New and Latent THREATS

Are you keeping your family and their assets safe?

Global employment trends, increasing gaps, domestic help issues, teenage drivers, cyber threats – these all threaten the security of your family and your assets. Might your insurance coverage have had to protect your family?



While 80 to 90 million cybersecurity threats occur each year, up to 70% of them were undetected.



Internal Cyberattacks cost **\$16 BILLION** from 11.7 million U.S. consumers in 2014.



1,800,492,073 the total amount of loss reported from cyber risks in 2014.



\$16,346,239 average total dollar loss reported by individuals or businesses in 2014.

70% of these attacks failed after attacks were cyber-aware, **28.7%** were from phishing, and **17.7%** were from cyber espionage.

13% of internal risks completely undetected from local incident monitors.

Risks of Employing Domestic Help



Under the **Norfolk Southern Act**, your employer must disclose to all workers (including you) its policies for substance abuse testing, drug and alcohol testing. To learn how **100% of domestic workers** can manage their drug testing and other risks, contact us.



Without sufficient coverage, if you are sued by a household employee, you may be held liable for the amount of the claim – regardless of your employer's responsibility.



22% of domestic workers experience a related employment situation from their employers.



87% of workers who are involved in a problem related to working conditions in the past 12 months did not report the problem to their employer or to a government agency.



22% of domestic employees have no other financial assets that could be used to cover their employees.

Gaps in Awareness lead to Gaps in Coverage



7 out of 10 households were aware of their risks, after conducting household safety and security checks.



85% of business owners said that different customers worked for their businesses on each policy.



62% of households believe no one could be held liable.



62% believe it is not their responsibility to investigate or investigate.

Teaseage Drivers



6 out of 10 households believe their driver is driving.



22% of households reported that their coverage may not be their driver.



22% of households reported that their coverage may not be their driver.

THESE AND OTHER THREATS ARE BECOMING MORE PROMINENT EVERY DAY. Proper protection requires a planned and systematic approach. Gowrie Group's Family Risk Management team can evaluate your risk profile, assess and identify your insurance needs, and make recommendations on how to best mitigate and manage your exposures to these threats and other risks.

Download Gowrie Group's complimentary white paper for more information on how Gowrie and solutions to better protect your family at www.gowrie.com/fmr. To learn more about Gowrie's proactive approach to family risk management, or to arrange a consultation, contact us at 800-444-7878 or frmg@gowrie.com.



Family Risk Management
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