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PROVIDENCIALES, Turks & Caicos Islands -- Sometimes you find a charm bracelet under a blue moon. The Turks and Caicos Islands connect like that. Nearly 40 islands and cays between the Bahamas and Haiti make up the Turks & Caicos, and only eight of them are inhabited. The tiny islands glitter with promise and glisten with memories.

Locals believe that in 1492 Christopher Columbus made his first landing here at Grand Turk, instead of the more popularly accepted Cat Island in the south Bahamas. The Turks & Caicos region is known for its crystal clear coral reefs and legacy of salt.

Singer-songwriter Jimmy Buffett's grandfather was a sailor around Salt Cay, now a nearly abandoned island where salt sheds still stand. James Buffett skippered a five-masted barkentine named Chicamauga from Pascagoula, Miss. He ran salt from Turks & Caicos to New Orleans. Salty Rolling Stone Keith Richards is building a home in Turks & Caicos. Actor Bruce Willis already has a place here.

I like to think I'm a big shooter around the Atlantic Ocean, with stops in the Bahamas, Cuba, Dominican Republic, Puerto Rico and the Caribbean Club biker bar, Mile Marker 104, U.S. Highway 1 in Key Largo, Fla.

But I had never heard of Turks & Caicos until last year, when I was invited to spend a couple of days at the Grace Bay Club on the main island of Providenciales. I thought Turks & Caicos were some New York slacker duo singing at the Empty Bottle.

The group of islands gets its name from the native Turk's Head cactus, which looks like the red fez worn in Turkey, and the Spanish word (cayos) for small islands. Cay is a low island or reef of sand; the word denotes minimum activity and population. The islands are a British Overseas Territory and the U.S. dollar is legal tender.

Buffett recently told me, "Turks and Caicos are laid-back and chilled. There's not much on Salt Cay. There's a lot going on at Provo Providenciales." Well, that depends. The population of Providenciales is 20,000. Shaped like a half-crescent, the island is only 25 miles long and a mile and a half wide from point to point. Providenciales is so quiet it has yet to have a traffic light. The big news during my November visit was the new IGA grocery store.

Over the last decade wealthy Americans and Europeans have come to Turks & Caicos to chill. Most of the Providenciales property consists of condominiums. Don't look for any Holiday Inns or Travel Lodges. The number of hotel rooms on

Providenciales totals around 2,000, which includes all actual hotel rooms as well as condominium units for rent. According to the Turks & Caicos Islands Hotel Association, it must be understood that the majority of hotel rooms are effectively condos, allowing guests space and a more residential feel, but where they also have all hotel services and amenities. There are no sale pitches.

Until a 1999 renovation, Providenciales International Airport was a tin-roof shack, not air conditioned, with one gate. Today there are three gates (one for local arrivals and departures, one for international departures and one for international arrivals). It remains the only airport in the islands.

Due to the seclusion of Turks & Caicos, be prepared to spend some money. Up until 1996 there was no fresh meat on the island. One plane a week brings produce and provisions that cannot be obtained in the islands. Salmon, oysters and mussels are occasionally imported, for which there is a 40 percent duty.

We learned that's why a six-pack of Corona beer cost \$36 at the Grace Bay Club, and a bottle of locally brewed Turks Head beer cost \$5. Here's a tip: Buy a six-pack of Corona at the supermarket (\$13) and keep it in your room refrigerator.

Turks & Caicos has the third-largest coral reef system in the world. The pristine white beaches are protected by the reefs. Ocean water in the bay never gets real cold because the reefs prevent the deep cold water from entering. Divers love Turks & Caicos. Healthy reefs translate into lots of fish, and the clear waters make them easy to see. The area is known for bonefishing and deep-sea fishing.

Grace Bay Club General Manager Martein van Wagenberg was our host, and he went beyond the call of duty. He put us up in a ground-level one-bedroom suite in a three-level Mediterranean-style building. The property is on the northeast side of the island along Grace Bay. The quiet bay is named for Grace Hutchings, who sailed to Providenciales from Grand Turk in 1892 with her husband to honeymoon in the island hills. Local residents were so taken with Hutchings they named a 12-mile portion of the beach in her honor. I had a good time in Turks & Caicos, but don't look for a Dave Bay anytime soon.

I'm only now beginning to wake up from graceful sleeping in our bed, appointed with new (goose-down) featherbeds and Egyptian cotton linens made for the hotel at a mill in Turkey. Our suite had a large living room with flat-screen TV and a DVD player; kitchen; two (his and her) baths, and a patio that opened up into a backyard with 70 feet of ocean frontage. "You come here and see the potential," said Van Wagenberg, a 40-something native of Waspik, Netherlands, near the Belgian border. "You're lucky if you see 10 cars on the 15-minute drive from the airport to the hotel."

The Grace Bay Club opened in 1993 and was the first luxury, all-suite hotel in

Turks & Caicos. It has placed in the top 10 on the Conde Nast Traveler's Gold List for the past six years, ranking number one in the Caribbean in 2000. The hotel buildings are surrounded by tall coconut palm trees, jasmine and hibiscus. A modest swimming pool is secluded within all the dense tropical foliage. My 48-year-old poolside physique didn't scare any small children -- kids under 12 are not allowed on the premises.

About halfway through our visit I learned that Buffett stayed here a couple years ago. I can't get rid of that guy.

Turks & Caicos is a retreat in the purest sense of the word.

One of the benefits of staying on such a small island is that everyone knows each other. By the end of our three-day visit, we were spending Saturday night in Brayton Hall, site of the Turks & Caicos Friends of the Arts Foundation (TCFAF) second annual musical revue.

For a typical tourist, it looked like a bunch of average guys were onstage singing, dancing and camping it up to "Jazz Hot" from the gender-bending musical "Victor/Victoria." But these were not average guys in my eyes. In just two days on the island I knew that singer Andre Jeanneret was the local landscaper and karaoke champion of Providenciales. Ray Durie works at the local interior design company. And lo and behold, dressed in black slacks, white shirt and top hat was our friend Martein van Wagenberg.

What a day it had been.

In the afternoon Van Wagenberg had arranged for a private five-hour sailboat ride from the Leeward Marina through a string of islands near the Atlantic Ocean. He also prepared a lavish lunch consisting of smoked salmon, cucumber dill salad, penne pasta salad with goat cheese and capers, fresh melon and a couple of bottles of champagne.

Our captain was Tim Ainley, an engaging 52-year-old native of Montreal. Ainley landed in Turks & Caicos in 1985, when 2,000 people lived on Providenciales. At one time Ainley aimed to be an actor. I wondered if he was going to be part of the big revue later that night.

"This is my stage," he said, spinning the plywood helm that he'd made. "I've seen people come and go in this industry and they don't realize it's more about making people happy than it is about sailing. The ocean is the soul of the planet. I have spent more of my life on the sea than I have on land. The ocean is cleansing for all of us. You just have to let it in."

Ainley is captain of the Beluga, a shallow wood catamaran (with twin hulls) that he built in 1982. Ainley lives on the boat. The catamaran is all white, which is how it

earned its name. The beluga is a snow-white whale that lives in the St. Lawrence River. "She immediately became a symbol of the white dove for me," Ainley said. "My father Patrick was with the United Nations. I grew up steeped in world peace." From 1947 until the late 1980s the elder Ainley was senior aviation economist with the UN.

The Beluga is just 37 feet long and 18 feet wide with a California redwood deck. Capacity is six people. Ainley is available to take visitors out on his catamaran. "Most of my guests are people that have either heard about me or find me because they want something very private," he said.

Besides Van Wagenberg and my girl friend, our party included Laura and John Brander, Canadian expatriots who live on Providenciales. Laura is a teacher at a private primary school and John is a financial adviser. We were rockin' and rolling in a 16-mph downwind leaving the marina. The heavy winds prevented us from snorkeling and sailing into the ocean, but we still were able to anchor and swim to the abandoned Fort George Cay.

"Having been a sailor all my life, the greatest advantage about a catamaran is their shallow draft the Beluga floats in two feet of water, which allows her to get into the most beautiful parts of Turks & Caicos," Ainley said. "The rest of the world thinks it is because they are fast. Been there, done that. I built an 80-foot racing catamaran designed by Nigel Irens and broke the world record in it -- and it didn't have a toilet! If you're going to spend a couple million dollars trying to break a world record, you're going to compromise that by putting unnecessary weight in the boat."

Ainley and Irens built the catamaran Formule TAG in Montreal. In 1994 Sir Peter Blake sailed the boat to a new round-the-world record (72 days, since broken).

One of the first things you hear about when you arrive in Providenciales is "JoJo the Dolphin," who, since the early 1980s, has been swimming with visitors along Grace Bay. The Atlantic Bottlenose dolphin prefers human contact to his peers in the pod. JoJo often follows sailboats, surfing in their wake. JoJo is such a national treasure, he has his own Web site (www.jojodolphin.org).

Ainley and JoJo are friends.

"In 1995 the U.S. Coast Guard kindly came into the Turks & Caicos to stage a search and rescue demonstration," Ainley recalled. The Coast Guard placed a dozen lifelike dummies in the ocean. Next, they raised an alarm and sailors had to find the dummies. "When I got the distress call, I slipped my anchor and headed out to sea," Ainley said. "As I came through the gap in the reef into the open ocean, I saw JoJo a couple hundred yards in front of me doing cartwheels in the air. Because I know him well, I knew he was trying to tell me something. Inevitably, it was 'The dummies are over here!'"

"I headed in his direction and ran into the dummies floating in the ocean. One of the Coast Guard commanders later asked me, 'Were you alone on your sailboat -- you assumed the position of on-site commander, you were running the VHF radio and collecting dummies?' I told him yes." Of course, with some help from JoJo.

Ainley is protective of JoJo and sometimes wonders about the way he is promoted as the Mickey Mouse of Turks & Caicos. "I have a profound respect for his independence and privacy," Ainley said. "I will not chase after him. If he comes to play with us, I will brief everybody and we will carefully enjoy time in the water with him."

Few Caribbean sailing experiences can compare with sailing the turquoise waters of the Turks & Caicos. "I remind my guests that they are on a sailboat," Ainley said as he looked ahead. "And you're here to sail. This is the only place that takes sailing seriously around here. The Virgin Islands are no longer virgin. You go sailing in the Virgin Islands, find a nice bay and by the time the sun goes down there are 48 other boats on the bay with you. Some people like that security. But I like to sail over the horizon and be gone."