



OVERSEAS

Haven Report

Pedasí, Panama:
An Authentic And Charming Beach Town...



Pedasí: Panama's Gulf Coast Gem

By Jocelyn Carnegie

In a golden corner of Panama's Azuero Peninsula sits the town of Pedasí. It's a town with a village atmosphere—large enough to feel like you can live there, yet small enough to make you feel like an active stakeholder in a thriving community.

Pedasí is the kind of small town where locals sit outside in oversized wooden rocking chairs with their doors wide-open to the street. The old men wear traditional leather sandals and black and white straw hats. Women of all ages wear white *pollera* dresses during festivals and the annual Carnaval celebration.

This is a tidy and enchanting village with a rural feel and relaxed lifestyle that has begun to attract attention among North American retirees. Pedasí is today's best beach retirement choice

in Panama, the country that continues to stand out overall as perhaps the most foreign retiree-friendly in the world.

The Azuero Peninsula

The Azuero Peninsula constitutes Panama's southernmost landmass. Jutting into the Pacific, Azuero is an excellent staging post for forays into the ocean. It is home to some of Panama's finest coastline, with idyllic islands lying offshore, surrounded by a deep blue and turquoise ocean, abundant with rare mammals and marine life.

The peninsula is separated east from west by a spine of highlands at its center. This issue will concentrate on Azuero's eastern gulf coast and the charming coastal town of Pedasí.

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The peninsula is made up of three provinces. Los Santos and Herrera are situated on the eastern side of the peninsula, and the southern part of Veraguas is on the west. The east coast boasts stunning natural assets, such as the long stretches of beach and rocky headlands with vegetation running down to the sand. The picturesque villages and towns are steeped in rural culture and enjoy a backdrop of lofty mountain landscapes packed with wildlife, birds, and enchanting rivers.

The Heartland

Considered by many as the heartland of Panama, Azuero is home to more traditional Panamanian culture and folklore than any other area. The east coast of the peninsula is dotted with quaint Panamanian villages steeped in vernacular history, pastoral folklore, and traditions, all held in the cradle of nature.



Mountains around Pedasí

Azuero offers everything one could ever wish for. A wild spine of rugged, forest-clad mountains divides the provinces of Los Santos and Herrera in the east and Veraguas in the west. Idyllic beaches of golden sand and fascinating rocky outcrops hold rock pools full of tropical life. Dense maritime jungles provide a home to a wealth of biodiversity of flora and fauna. Fresh, life-giving water cascades from the mountains in spectacular waterfalls. Gold bearing rivers meander from the foothills down to the golden shore.

Azuero provides a wide range of options for both the social and antisocial animal: huge areas of untouched maritime forest, deserted coastlines sporting white-sand beaches and primeval mangrove forests, and estuarine river systems. Expansive and diverse national parks play host to rare and endangered species in an area lost between traditional Panama and untamed wildlife.

The Many Faces Of Panama

Panama offers a range of lifestyle and environment options for arriving foreigners. From tranquil small-town retirement to busy big-city nightlife, sunny Caribbean beaches to cloudy mountain highlands—Panama offers some of the best living-overseas locations today.

For those who don't believe retirement means slowing down, Panama City offers several options for big-city living, with all the nature and beaches of the surrounding communities not far away. However, Panama City is a modern city, and living there isn't as cheap as it once was.

If something a little more tranquil—and cheaper—is what you're looking for, plenty of Panama's small towns make for good living-overseas choices.

Communities of foreigners have sprung-up in the cool mountain towns of Boquete and El Valle as well as in the more off-the-radar town of Santa Fé. These towns are nice reprieves from the sweltering heat that is more common in some of the coastal locations, such as Coronado, Portobelo, and this month's feature location, Pedasí.

Looking for beach, sand, and quiet? Then these coastal locations hit the mark. And if the sun does tend to wear you down a bit, just do as the locals: Take a siesta.

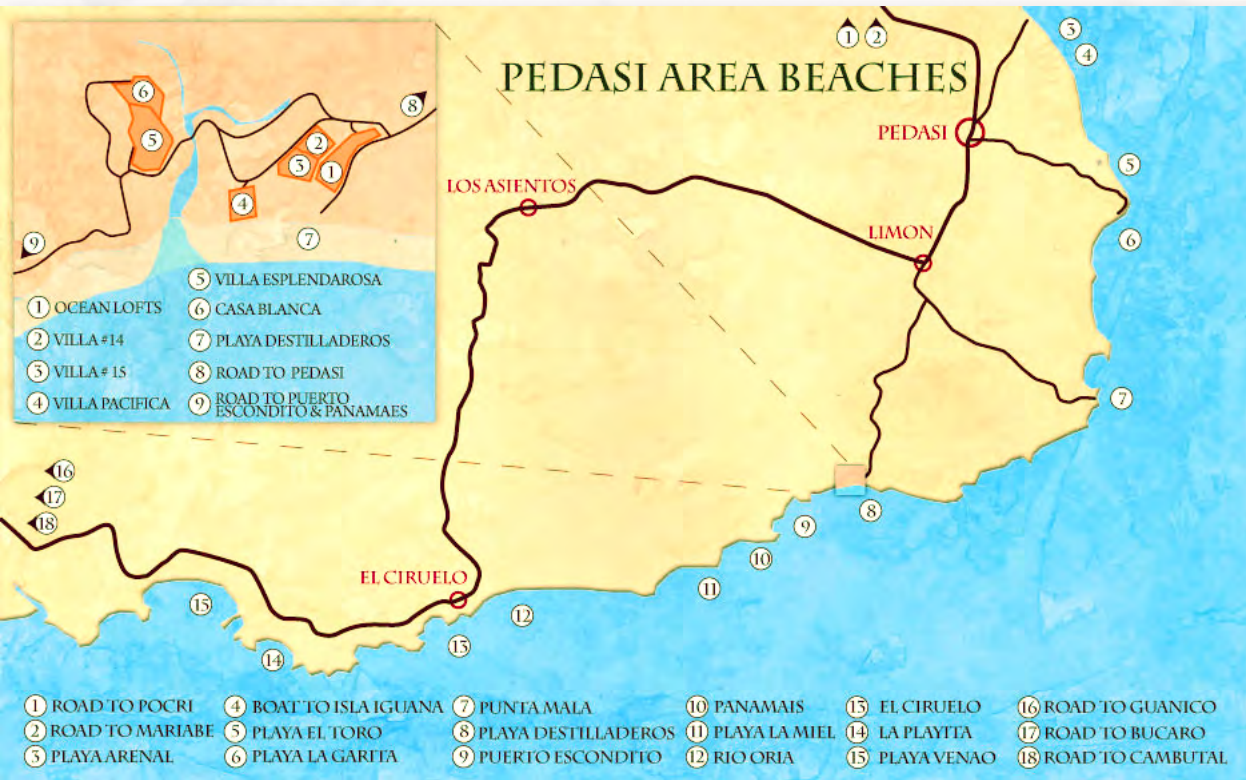
No matter where you decide to go in Panama, you will benefit from many of this country's perks and benefits aimed towards foreign retirees and investors. Quick and easy residency visa options, minimal taxes (including no tax on foreign-earned income), and further tax-exemptions on newly constructed homes and tourism investments.

As you experience when you arrive in Panama for the first time, the country is all about noise and color. But, despite the fact that there are many cultural and folkloric events throughout the year, the area can provide a welcome break from the frantic existence that can be Panama. Principally, the area provides sanctuary—a haven of escape and the option of solitary walks along its deserted coastline or a chance to recharge your batteries with some rural relaxation.

Mountains, desert, tropical forest, tumbling rivers, and luminous waterfalls grace this area of Azuero. Pedasí is known for its drying breezes and long days of sunshine. The eastern shore of Azuero has long been known for the intensity of its sunrise over the Gulf of Panama as well as its dry tropical maritime climate.

The peninsula is bordered on its 60-mile southern coast by the mighty Pacific, with nothing to stop the swells that build from the south and the west to culminate in some of Panama's finest surf. On Azuero's western fringe is the Gulf of Montijo, whose dense mangrove flank gives rise to rare estuarine

Where Is Pedasí?



life as well. It is also home to the unique island of Coiba, a UNESCO World Heritage Site extending to 38 islands and more than 430,000 acres.

Azuero's highlands reach their zenith at Mount Canajagua—more than 3,000 feet high and without roads to connect the eastern and western halves of the peninsula across its hills.

Azuero has been cultivated for thousands of years, and this has caused some environmental deterioration. Overgrazing by cattle has led to a drought effect in the Sarigua area near Chitré. Sarigua is a desert in the making. Following years of deforestation and desertification, the area is now barren of vegetation and well on its way to becoming a full-fledged sand dune.



Coast along the peninsula

The gulf coast of Azuero offers some of Panama's best weather conditions and is known as the Dry Arc, or Arco Seco. A breeze lowers the humidity of this region and allows a welcome respite from the normal heat and humidity.

By Car, Bus, Or Plane

Good roads connect the Pan-American Highway to the principal towns of the gulf coast (Chitré, Las Tablas, and Pedasí), and the infrastructure around Pedasí has improved remarkably in recent years.

The area around Pedasí has been opening up as communication links improve. There is now a regular flight from Panama City's domestic Albrook Airport on Wednesdays, Fridays, and Sundays. The flight takes 35 minutes, and costs fluctuate between US\$100 and US\$120 each way.

Recent improvements to the Pan-American Highway mean the journey to Pedasí by car can be done in a little more than four hours from Panama City. A comfortable and surprisingly efficient alternative is to take a bus from

the terminal in Panama City to Chitré or Las Tablas and then on to Pedasí. A one-way ticket costs about US\$10 and will take about five hours. The 40-minute journey from Chitré to Pedasí costs US\$2.



Better roads make the trip to Pedasí a little quicker than before

If you have a group of about six people, it can be cost effective to charter a plane privately or through Air Panama, the principal domestic carrier at Albrook Airport.

10,000 Years And Then The Gringos Came

Evidence that Azuero was one of the first places in Panama to support settlement comes from about 10,000 years ago. There is further evidence that lands in the north of the peninsula were cultivated thousands of years before the Spanish arrived.



Spanish colonial squares

After the Spanish arrived at the beginning of the 16th century and Panama City was founded around 1519, Francisco Fernández de Cordoba was sent to explore northwards. He was probably the first European to look upon

Azuero and sail past the southern tip of Panama. The facts are consigned to history, but suffice to say that the main evidence of Spanish activity in Pedasí and the area is to be found in the architecture. There are still some good examples of Spanish-colonial architecture to be found in Pedasí and nearby Las Tablas, and some fine 17th- and 18th-century churches grace traditional Spanish-colonial squares at the center of town.

Azuero was named after Vicente Azuero Plata, a Colombian political thinker, lawyer, and journalist, famous for his liberal views.

Festivals, Festivals, And More Festivals

The region is known as the heart of Spanish-colonial culture in Panama, long famous for religious festivals dating back to the earliest Spanish settlement of the area. Some 500 religious celebrations are held each year in Azuero, clearly some kind of miracle as there are only 365 days in the year.

The largest festival of the year in the Azuero Peninsula takes place in the town of Las Tablas. It is, of course, Carnival. With four days of hedonistic festivities, sometimes wild, sometimes profligate, it is said that Carnival in Rio de Janeiro, Brazil, is the only party to rival that of Panama's (and, of course, we have to give the nod to Mardi Gras). Beyond that, the Azuero calendar is enlivened with interesting and engaging events when the streets of towns like Pedasí fill with fun-seekers.

In March or April comes Semana Santa (Holy Week), or Easter, which comes with processions and color. The main events of the season are divided between those of a religious tradition and those of a commercial nature. At the end of April is the International Azuero Fair (Feria Internacional del Azuero), a country fair showcasing products and services from around the peninsula, taking place in La Villa de los Santos. These things are more about the camaraderie of meeting people and feeling engaged in the local community than they are about the cattle and local banking services. Once you've seen one prize bull, you've seen them all, and this is no different anywhere in the world when there are plenty of other attractions such as food stalls and beer tents!

Traditionally, May is a quiet month in Pedasí. This is when the shopkeepers, hoteliers, and restaurateurs of the town wonder if they chose the right business. These ruminations happen every year, and this year has been no different. In addition, the rain arrives after three to four months of dry season, when the wind blows and dust pokes its way into everything.

June returns with a vengeance with the Festival of Corpus Christi. The village of La Villa de Los Santos erupts in a fortnight of dancing and

merrymaking, featuring the amazing Diablicos—men dressed in red and black striped jumpsuits with intricate and ornate devil masks.

Around a thousand women and girls dressed in the elaborate national dress known as *pollera* gather for the judging of the Festival de la *Pollera* on July 22 each year. As part of the Festival of The Virgin of St. Librada, the Queen of the Pollera is elected.

The Festival de la Mejorana in the town of Guararé has its roots in the reign of Charles V, the King of Spain in the 18th century; however, its modern iteration has prevailed since the 1940s when the first festival was arranged to coincide with the festival of the town's patron saint, La Virgen de la Merced. Commemorating 100 years of homage to the virgin in September, the town organized representatives from all provinces of Panama to come, bringing with them their most traditional folkloric dance or music. There is a party involved with some drinks too.

The birth of Panamanian independence arose in the area close to Pedasí and is now termed the Cry of Independence, a national holiday celebrated every Nov. 10 in Los Santos. Parades, music, a lot of drumming, and marching bands celebrate a day in 1821 when, allegedly, a young woman named Rufina Alfaro shouted, "*Viva la libertad!*" in a Los Santos street, which culminated in storming the Spanish soldiers' barracks and thus defeating the Spanish crown in Panama.

Pedasí has several small but interesting museums of mainly local social and cultural interests, such as the Museum Belisario Porras and Manuel F. Zarate and an archaeological site at Cerro Juan Diaz, an indigenous burial site from about 2,200 years ago.

Around Town

While tourism is a growing component of the local economy, the mainstays are cattle ranching, farming, and fishing. In addition to cattle, rice, and corn, sugar cane and coffee are grown in the area. A significant boost to the economy was that Mireya Moscoso, a Pedasí native, was elected president of Panama in 1999. As well as presiding over the U.S. handover of the Panama Canal, President Moscoso set about a big program of investment in infrastructure and services in and around Pedasí. It is in large part thanks to that investment that infrastructure to the town is so good.

The population of Pedasí numbers only about 2,000, but Los Santos boasts around 85,000 people and an area of more than 3,000 square kilometers.

Pedasí caters day-to-day needs with small and medium sized supermarkets, two bakeries, and a *dulceria* (Dulceria Yely, a well-known sweets and

cake shop), several restaurants, bed and breakfasts, and hotels. The region is primarily agricultural, and it is possible to find high-quality fresh produce. In addition, Pedasí has a public health clinic, two banks, a public library, and a small shop selling surf and beach wear.



Mireya Moscoso (first female president in Panama)

Some expats in Pedasí send their school-aged children to the local public schools for half of a day. This allows the children to make friends, learn Spanish, and assimilate into the local culture. The kids are then brought home for the second half of the day, when they receive homeschooling in subjects that may not be covered in the Panamanian curriculum. Other parents opt to send their children to St. Francis of Assisi, a school in Las Tablas.

The capital of the province is Las Tablas, located about 30 minutes north of Pedasí. The name is purported to derive from the fact that boards (*tablas*) from the wreck of a Spanish warship in flight from the sacking of Old Panama by Captain Morgan in 1671 were used to construct some of the first buildings in the town.

Chitré is located a little less than an hour from Pedasí and has all the amenities of a medium-sized city, with several good hotels, including the newly opened four-star Cubita Boutique Hotel and Resort. A wide range of restaurants, serving both local and quality international food, as well as most major fast-food outlets are represented. All of Panama's largest supermarkets have large outlets in the city, and it is here that you can easily and economically stock up on staples.

Staying Healthy

It's safe to say that Panama has the best deal for health insurance in the hemisphere. First off, it's good. Really good. Many doctors are trained in the United States, speak English, and are well-versed in all prescriptions

and ailments. Second—it is inexpensive, even as little as US\$5 for a doctor's visit.

That said, Pedasí is a small town; its health care facilities aren't as large or equipped as some of Panama's facilities located in larger urban areas. There is a clinic for simple checkups, basic procedures, and routine visits, but, for more serious health issues, going to the hospital in Las Tablas (a 30-minute drive), Chitré (one hour), or Panama City (four-and-a-half hours) may be a better option.

Panama has two health care systems—public and private. The public institutions are run by the Caja de Seguro Social (Social Security System) or the Ministerio de Salud (Ministry of Health). Working Panamanians receive free health care and prescription medication from hospitals and clinics within the Social Security System. Unemployed Panamanians receive health care through the Ministry of Health.

Health insurance in Panama is basically divided into two major types: Local HMOs, which provide coverage only for Panama, and international policies that work through an established network of doctors, labs, and hospitals. The local HMO-style policies are useful if you anticipate needing coverage only in Panama. Coverage varies widely, but generally is between US\$300,000 and US\$500,000. You are limited to a select group of doctors and hospitals. Go outside the group, and you will be reimbursed for 60%. Deductibles on these policies are anywhere from US\$300 to US\$500 annually per insured person. You can buy coverage from US\$60 per month to US\$150 per month.

Prices for prescriptions drugs are low. Another bonus: Many drugs that require a prescription in the United States are available over the counter in Panama. Be sure you know the name of your medicine in Spanish.

Alternative therapies have been popular in Panama for centuries. Indigenous populations have relied on the many medicinal plants of Panama to cure everything from bad dreams to stomachaches. The Panama tree's nut-like fruit offers medicinal purposes. The jobo tree offers cures for colds and reduces fevers. And Panama's plants are receiving worldwide recognition for their benefits.

The Local Market

Being such a traditional area, there is plenty of choice to find fantastic deals on artisanal products, from handmade, custom furniture for your home to incredible pottery and earthenware that follows ancient designs and production methodology. La Arena is a handicrafts market close to Chitré worth a stop if you are showing visitors around or building up a

collection of folkloric art pieces. Panama's best known Carnival mask producer, Darido Lopez, is located nearby in the village of Parita. This really is worth a visit.



A handicrafts market in La Arena

Eat, Drink, Sleep, Repeat

Tourism to Pedasí and the area has been growing steadily over the last few years. The town is already transforming from its sleepy fishing-village beginnings into a new destination for visitors, investors, and second-home owners as inward investment helps to open the area and provide quality services and tourism infrastructure.



Comfortable hostel accommodation

There are a little less than 300 rooms in the immediate vicinity of Pedasí, including Playa Venao, some 30 minutes from town. There is good, comfortable hostel accommodation available in the whole area. At Playa Venao, you can stay for about US\$10 per night (for dormitory accommodation at Eco Venao, for example), or US\$15 beds and US\$3 meals (breakfast, lunch, or dinner) at Mama Jita's on Isla Cañas if you want

to watch sea turtles hatching. You are almost guaranteed to see a turtle during the season, but, if it's a quiet night, there are three cantinas on the island serving 75-cent beers. Just down the road in Tonosi, I saw a sign offering local beer for 65 cents.

Casita Margarita is one of the best-established small hotels and is typical of an area where 18 rooms is the largest in town. Pedasito offers 10 boutique style rooms and has an excellent chef with good local and international dishes, or you can cook up your own catch of the day. Casa de Campo also offers excellent accommodation and has some very fine locally crafted custom furniture on display to give you some inspiration for your new home.

There is a surprising range of restaurants in Pedasí to suit most tastes and budgets, from basic, local *fonda* food and cantina beer to home cooked classics to beautifully prepared international food in pleasant surroundings. Pasta e Vino has a very good Italian inspired menu at reasonable prices from about US\$6, while Bienvenidush serves an excellent homemade hummus and has a decent wine list. For a few dollars more, you can try Amareto and El Patio for Latino and Spanish cuisine, while Villa Pedasía's specialty is fresh seafood. Smiley's offers both U.S. and local menu options in a relaxed beach bar atmosphere with live music on weekends.

Fun In The Sun

Pedasí is often considered one of Panama's most authentic and charming small towns. Located right at the southeast corner of the peninsula, Pedasí is within a few minutes of numerous white-sand beaches and rocky headlands, with numerous sandy coves and hidden coastal delights nearby. Situated on a flat coastal plain in the shadow of the Azuero hills, entering Pedasí is like taking a step back in time. The local population is friendly and hospitable, going out of their way to be helpful. They love baseball, which is taken extremely seriously and competitively at a national level with huge rivalry amongst the three provinces of Azuero.

Pedasí has seen a rise in tourism to the area in recent years due to a gradual discovery of what the town has to offer: world-class watersports, sport fishing, a number of world-famous surf breaks, and diving and snorkeling in little disturbed and well-preserved coral reefs.

The Tuna Coast

Pedasí is well known for the quality of its big game fishing. The town is 3 kilometers from the coast, where boats can be hired for the short trip to Isla Iguana or out to where the continental shelf drops steeply into the ocean. "Actually, well under an hour from Pedasí, around the coast from Playa Venao, the shelf drops off into deep water about 1 kilometer from shore,"

commented one enthusiast who runs a sport fishing and diving operation out of Pedasí. "The main problem is we don't run big boats out of here as there is no real harbor. We really need a marina of some sort to cater for the increasing traffic coming to Pedasí," he continued.

They call it the Tuna Coast because of the large numbers of big yellow-fin tuna to be had relatively close to shore. The waters around Pedasí yield both inshore and offshore fish species within a few minutes of the town. You can catch sailfish, red and Cubera snapper, marlin, Spanish mackerel, roosterfish, amberjack, mahi-mahi, and grouper, with tuna and wahoo in season.



The Tuna Coast

Pedasí sits in an amazing location between two highly favored and world-famous fishing spots, close to Hannibal Bank and a half-day's trip away from the renowned Tropic Star Lodge at Piñas Bay in Darien, which boasts more than 200 world records. Pedasí is also a great spot for light-tackle enthusiasts.

Many Beaches To Choose From

Alternatively, you can seek out one of the numerous beaches close by. A short bicycle ride or a few minutes in a car can have you at any one of the following beaches: El Arenal, Playa El Toro, Playas La Garita, El Lagarto, El Lanchon, El Cascajal, Playa Los Destiladeros, Puerto Escondido, Playa Los Panamaes, Playa La Miel, Punta Chumico, and Playa Venao (located about 30 minutes from Pedasí and renowned as one of the best surf spots in the whole region, drawing surfers from all over the world).

Pedasí is considered one of the best places from which to see the annual migration of the humpback whale. The main whale-watching season is from June to November, and it is a rare treat to be able to watch these magnificent mammals from your kitchen window. You can spot various

types of dolphin most of the year as well as whale sharks, rays, and other extraordinary marine life.

Surf's Up



Good surfing spots around Pedasí

In recent years, two world surfing championships have been hosted at Playa Venao. The Venao's famous 5- to 10-foot waves are surfable most of the time, unless the swell is too big when local reef breaks come into their own. Beyond Venao is a great left-point break at Playa Ciruelo.

Other surf spots surround the town of Pedasí, including beach breaks at Playa El Toro, Playa la Miel, Los Panamaes, and Los Destiladeros. Suffice to say that there are plenty of Pedasí residents who will help you out when you get here.

Cerro Hoya National Park

Cerro Hoya National Park is located approximately an hour from Pedasí by car. The 80,000-acre mountain and coastal park constitutes one of the last remaining undisturbed areas of forest left in the Azuero Peninsula. The park protects some of the last refuges for more than 30 species of endemic plants, including several rare orchids in the Azuero Canyon. The park also harbors about 95 species of bird, including the rare great green and red macaws as well as the locally unique Azuero parakeet (related to the indigenous painted parakeet).

The park is extremely inaccessible, but it's worth the trouble, even if there is only a small chance of seeing a jaguar or ocelot, also resident in this wild place.

Isla Iguana

This spectacular 160-acre wildlife refuge is located about 20 minutes (about 5 kilometers) by boat from Pedasí. It is a key nesting site for several

Carnaval In Pedasí

Carnaval Queens

The most noteworthy of annual celebrations takes place every year in Las Tablas when this normally sleepy Panamanian town of around 25,000 people erupts in a four-day riot of DJs and water cannons firing purified water over the dancing and partying crowds that swell the little town to more than 100,000.

It's time to let the hair down before the fasting of Lent. The clothes come off along with the inhibitions, and the rival factions begin their annual clash of the parties. There are two Carnaval queens: one from uptown (Calle Arriba), the other from downtown (Calle Abajo). Typically, the uptown girl's family will invest thousands in her campaign to become the queen. Each side battles for supremacy, and the competition gets pretty fierce. It's all about noise and color. Who has the gaudiest floats, the loudest *murga* band (mainly trumpets, trombones, and tubas), the most outlandish costumes, and the largest and loudest fireworks display? The public votes, and the queen of that year is crowned. That's at midnight on the Friday, when the party hasn't even begun in earnest yet.

The processions from both sides pass through the streets at a stately pace. The queens wave their plastic smiles for hour after hour from their bejeweled floats, sometimes dwarfed by countless glittering baubles and supported by giant papier-mâché figures of Roman centurions or other virile and symbolic characters. By this time, the noise is quite simply phenomenal. Dissonant notes clash between deep bass *reggaeton* and local *typico* music from the open-air clubs and the repetitive brass *murga* traveling just behind the aspiring queens.

Each queen has her own entourage, called *tunas*—all male and perhaps symbolic of King Momo, whose physical being does not normally appear in Las Tablas. He is however understood to be presiding over the proceedings in spirit.

Carnaval officially begins around 8 a.m. on Saturday morning with the procession of the new queen and the arrival midmorning of the *culecos* for what is called the *mojadera*: Up to ten 18-wheel water trucks arrive and spray the dancing crowds with fresh, purified water. An



extract from a presentation of Carnaval by a TV station in Suriname states that “water-filled tank lorries shoot at the skipping, dancing, and sweating crowds of people.”

This situation prevails until about 5 p.m. each day, whereupon time is made for a couple hours of break for a nap. Then it's back at it for dinner or all night dancing in one of the clubs.

The structure of Carnaval follows a time honored pattern: opening on Friday night, Saturday is international day, *pollera* day on Sunday, Monday is costume day, queen's day on Tuesday, and, before 5 a.m. on Wednesday, they bury the sardine, signifying the end of the festivities.

The Ancient Origins Of Carnaval

So how did all of this emerge? There is an interesting story behind Carnaval, and each part of the story has a symbolism and meaning largely lost in the mists of time and beer.

For example, the *culecos* are not only a respite from the heat and an antidote to the rum, but a symbolic gesture of washing away last year's sins and excesses and purification in readiness for Lent and the year ahead.

The etymology of the word “Carnaval” provides clues to its origins, in Greco-Roman history and ancient Egyptian culture. *Carrus navalis* (sea chariot) was the name given to the funny ship driven through the streets of Ancient Greece by a costumed group of satirists during the festival of Dionysius. Roman tradition at this time of year was that slaves would swap

places with their masters to welcome the harvest during a festival dedicated to Saturn, god of grain, vegetation, and wine.

What is clear is that the early church of Emperor Constantine had to assimilate, not alienate, the proponents of many pre-Christian, pagan festivals. For ancient peoples, the period leading up to Lent was born in rebirth and ancient fertility rites, looking forward to a good harvest and happiness and joy prior to new growth. At the time, the festival began as early as Dec. 26 but ended before sunrise on Ash Wednesday.

Like the sea chariot of the Ancient Greeks, carts and coaches have always formed an intrinsic part of the ceremony, and, in pre-Christian times, carts were sent around the countryside as symbols of fertility, prosperity, happy lives, and an assurance of good harvests in the name of Mother Earth, goddess of fertility. In Bronze Age Mesopotamia (approximately 2,500 B.C.), Ishtar was worshipped as goddess of fertility and sexuality, in many cases depicted in a carriage or chariot.

This is now echoed by the Carnaval queens, traveling sedately in their heavily decorated floats.

Throughout the ages, ancestors were revered and masquerades were commonplace throughout the world, popular to impersonate lost forebears and iconized through dance, ritual, and music.

The date for Ash Wednesday was decided in the 11th century, and it is thought that the Middle Ages gave rise to a festival called Carne Levale (literally, “to put meat away”), already mentioned in documents in Italy around 970. It was in Florence that Bonfire of the Vanities was born when a group of Friars burned books, works of art, and other supposed adornments in public on Mardi Gras.

As Catholicism began to spread to the Americas, brought by French, Spanish, and Portuguese settlers, so too came their traditions and religious festivals.

Whatever their origin, Panamanians—and particularly those from Pedasí and Las Tablas—uphold many folkloric traditions that may otherwise be lost to us. Let's enjoy its modern version and embrace its ancient origins.

types of frigate bird as well as refuge for sea turtle nesting and, of course, iguanas. A healthy and well-preserved coral reef system offers some excellent diving and snorkeling.

Isla Cañas

Isla Cañas, located about 50 minutes from Pedasí, is a wildlife reserve separated from the mainland by a narrow mangrove channel and is reachable by boat taxi. Cañas is Panama's premier turtle spotting site and the top nesting site on the south Pacific coast. The olive ridley, Pacific green, loggerhead, leatherback, and hawksbill sea turtles can be seen at any time during the July to November laying season.

Some 20,000 turtles of all five species arrive along the 14-kilometer beach to lay their eggs in the sand every year. About 15,000 of the nests are protected and 5,000 are donated to the local population of 500 people in a cooperative public-private natural resources management agreement with ANAM, Panama's environment agency.

Real Estate

Investment in real estate began some years ago with a major investment by renowned French designer Gilles Saint-Gilles. His flagship Villa Camilla broke the boundaries of quality and style, creating a new standard of hospitality in Panama. Since then, the surrounding Azueros project has given rise to a highly exclusive collection of ocean residences, villas, beach studios, and beach lofts. The hotel and development is located a few minutes from Pedasí near Los Destiladeros Beach.



Future hotel development

Initial real estate investments have been made during the last five years, and several celebrity names have been associated with the area. Hotel chains such as Sheraton have bought up land parcels for future development, and big name Panamanians are investing as well. Pedasí seems to be well set to be the next big destination in terms of both tourism and ocean

side community.

There are three main multiphase development projects under construction in the immediate vicinity of Pedasí and several more in the planning stages. Expats and retirees have been discovering Pedasí, and there are now several "lotifications" within a few minutes of the town. Opinions are, however, divided amongst the expat community and some residents wishing to preserve Pedasí as a well-hidden secret that conserves its sleepy rural village feel. My view is that tourism will increase exponentially alongside investment. The growing number of businesses in town needs more traffic to become truly sustainable, but it was always so. Those in the trough of the wave can have a hard time avoiding the break, while those halfway up the face or on the crest of the wave have a smoother ride. I believe that visitor numbers to Pedasí are still on the low side to sustain the businesses in town; however, I think that the would-be investors can still get in at extremely favorable price levels with an excellent risk-to-return ratio.

The Azueros project is rolling out its master plan. The Costa Pedasí development is close to Playa El Toro and offers more than 200 acres of master-planned community. The Israeli group Dekel Developments is in the process of launching several new phases at its flagship Andromeda Ocean Estates, about three minutes from the center of Pedasí. Dekel has been consolidating its position in the area over the last few years and now seems ready to start rolling out its carefully laid plans in earnest. A beautifully conceived Beach Club is coming to life steps from the Andromeda sand, a judiciously chosen spot as its beach is as close as you can get to private and is protected by rocky headlands on both sides.

Dekel is also a major stakeholder in the town itself, with a thriving tour and hospitality business including a bakery, the boutique Pedasito Hotel, a wine bar, and rentals business. Pedasí Tours is located right in the center of town and offers excellent tour packages for residents and visitors alike.



Long-Term Living In Panama

Read all about visas, residency, and citizenship options in Panama [here](#)



Pedasí Budget (for 2 people)		
Rent	US\$475	Basic two-bedroom accommodation with gas and water included
Electricity	US\$45	US\$95 with air conditioning
Cable TV, telephone, and Internet	US\$85	
Transportation	US\$60	Without a personal vehicle (bus trips to Panama City, taxis)
Entertainment	US\$250	Dining out once a week, occasional movie or event
Groceries	US\$450	
Medical care or insurance	US\$35	
TOTAL	US\$1,400	



© Jocelyn Carnegie

Wonderful sunsets

Taxes, Or Lack Thereof

Panama continues to be one of the best options for going offshore. As a resident of Panama, you pay no tax on foreign-earned income, nor on bank interest, certificates of deposit, wealth, inheritance, or U.S. Social Security. Property taxes are low, and newly built units are granted tax exemptions of up to 15 years.

Income earned in Panama is taxed in Panama (but could be exempt from U.S. tax if you qualify for the Foreign Earned Income Exclusion) at a progressive rate from 15% to 25%. Panama has a minimum threshold of US\$11,000 for the amount of taxable income that must be earned before any tax is due.

For the entrepreneur, Panama's business-friendly tax code provides many advantages. Panama's corporate tax rate is 25%, but, depending on the type of business you start, you could qualify for 10 years of tax exemption. Set up a Panamanian corporation that does business outside Panama, and you could have zero tax liability in Panama.

Every Rose Has Its Thorn

Unlike Panama City, not having any knowledge of the Spanish language would make living in Pedasí difficult, and learning at least some basics of the language is recommended.

Also, unlike in the city, if you are in a nonheterosexual relationship, public displays of affection are likely to garner some inquisitive and perhaps judgmental looks from the townspeople. It's not that Pedasí is full of homophobes or mean-spirited people, but it is a traditional, rural community where nonheterosexual relationships aren't often seen.

Don't Pass On Pedasí


You only need to go to Pedasí's central plaza to understand that this is the heart of folkloric Panama.

Pedasí is a neat and charming local village with a rural feel and relaxed lifestyle. If you are looking for thumping nightlife and year-round parties, Pedasí is not for you. But as a wholesome place to bring up children, invest, retire, or go as a holiday destination, you won't find a more authentic and genuine place in Panama. Pedasí is right on the money now, but it does depend on your objectives. If you intend to run a small business there, you might want to consider sustainability, unless it's a hobby or Internet-based business that does not rely on passing traffic.

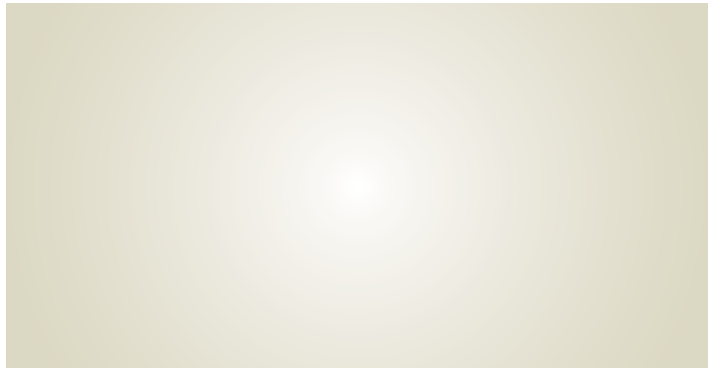
Ask The Author

Later this month, the managing editor of the *ORL*, Kaitlin Yent, will be talking with Jocelyn Carnegie about Pedasí during the live, monthly *ORL* teleconference. She'll be asking Jocelyn questions, sent in by the Overseas Retirement Circle's *ORL* readers, about any subject to do with living in Pedasí.

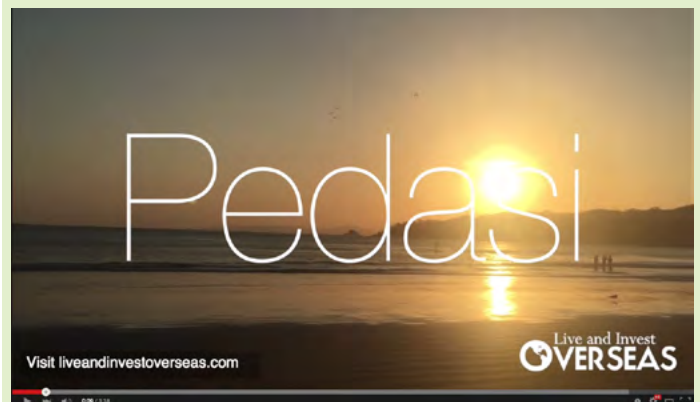
This monthly call provides a great opportunity to really get under the skin of a place and have any thoughts or uncertainties answered, live, by an expert. However, this "Ask The Author" opportunity is only available to [Overseas Retirement Circle](#) members. If you'd like to send your questions in and then join Jocelyn and Kaitlin on the call, please take a look [here](#) for details on how to upgrade your *ORL* membership to become a member of the [Overseas Retirement Circle](#).

Pedasí does offer a rare sense of community and promotes a healthy, peaceful, yet active lifestyle that would be a welcome break from the fanaticism of our modern lives. 

Editor's Note: Interested in hearing more on all that Panama has to offer? [Panama Letter](#) is a monthly e-zine from the Panama-based staff of Live and Invest Overseas that will make it possible for you to get up to speed and to stay current, in real time, with current opportunities in Panama... opportunities that would be impossible to uncover, to vet, or to act on your own. If you're not yet a [Panama Letter](#) subscriber, get on board here now.



Pedasí Video Resource



[YouTube Link](#)
[Live and Invest in Pedasí](#)

A Pragmatic *Panadera* In Pedasí



Born in British Guyana (now Guyana), Valerie Longstaff arrived in Panama about two years ago. She chose Panama, having researched several countries in her native Latin America. Having grown up in Guyana and Flushing, New York, Valerie then moved with her family and spent most of her life in Toronto, Canada. She loves Toronto and has retained a property and many of her possessions back there, but, having established a thriving bakery business in Pedasí, Valerie is in no hurry to go back, and, in fact, she is planning to move more of her things to Panama. She may have a considerable amount of *joie de vivre*, but she is also a pragmatist.

Valerie took time to establish her new life in Pedasí as an expat—analysing her options, listening, observing, and not jumping into things on a whim.

Here is a small part of her story.

What drew you to Panama in the first place?

I was born in the tropics—in Guyana. At that time, it was a British dependency and we all

grew up feeling that Britain was really our home—even so far away in South America. England was the “mother country,” so we all wanted to go there.

But I knew I had to return to the tropics. I've spent most of my life cold—New York and Toronto for 35 years. So I needed to feel the sun again as I had as a child. My mother is a descendent from the Portuguese islands of Madeira, which lie just off the North African coast, so I grew up dreaming of the heat.

And you chose Panama?

It wasn't that easy, I can tell you. I wanted somewhere with white sand and Caribbean water. Actually, I love the Caribbean—those islands are heaven to me. I was specifically not looking for dark-sand beaches, so it's funny that I have ended up here on the Pacific coast where the sand is glorious but not bright white as in the Caribbean. Guyanese beaches are similar.

I searched long and hard before alighting in Panama. I have been thinking of this for a long time. I arrived at a point in my life where I could finally make the leap, and here I am.

You did not have any connection to Panama. Which other countries did you consider?

I am a traveler, born and bred; I take off and go. For example, I've been everywhere in Panama except Darién and Colón... and I mean to get there sometime.

I considered Venezuela for a bit, being relatively close to Guyana, but I wasn't mad about Chávez—it all seemed a little too crazy.

Mexico was out of the question for me. It's too close to the United States, and the drug war seemed to have moved there, so I looked farther afield. I went to Argentina several times... I even considered New Zealand as an English-speaking option, but decided they were both too far.

Did you have any other criteria that contributed to your settling on Panama?

Yes. I wanted to be within a day's travel—preferably under six hours—so I could leave in the morning and be back in Toronto the same afternoon or early evening. Flights to the United

States and Canada are reasonable and its within an acceptable radius.

As I said, one of my main criteria was government stability—no coups in recent times anyway. I discovered that Panama uses the U.S. dollar and that it seemed to be much more Second World than I imagined.

I found that Panama ticked most of the boxes. I came here seven times before deciding to give it a try on a more permanent basis.

What about Pedasí? What made you chose Pedasí?

One of my loves is sailing, and I figured that Panama, having so much ocean, could be a place I could have a boat in the future. I have done a lot of sailing in this region, including the Florida coast and Margarita Island in Venezuela. Margarita is what made me consider Venezuela as a potential destination.

Pedasí is a fishing and coastal town with nice beaches and a boating culture. My only slight surprise was that there is a lot of sports fishing boats in Panama, but sailing is actually in its infancy along the Pacific. It's much more popular on the Caribbean side in Colón and Bocas del Toro. There are so many islands and archipelagos that would offer wonderful opportunities for sailing, even on this coast.

Did you come here with the intention of working?

Not specifically, but I am very sociable and active. I can't stand being sedentary. I can fly planes. I had two restaurants in Sarnia and enjoyed that business, so I thought about starting a small hotel. Having had experience in the catering and hospitality business, it was a natural first step.

Everything I do is considered, so I looked at what was missing in Pedasí. I came up with a shortlist

of businesses: a fresh food market, a bakery, and a fishmarket, to be specific. Pedasí is too far from the main sources for daily deliveries from Cerro Punta, and I am not sure I could do the fishmarket smell every day. I found there were quite a lot of small hotels in the town already.

So what did you do?

I kept looking for holes in the market and thought to myself: I love baking. So I set about looking at the bakery idea. There was nowhere like it in town—healthy breads and US\$5 lunches.

Now, step by step, the bakery is doing well, gradually getting better every day. I have repeat clients all the time. My clientele is 90% expats and 10% locals, but this side of the business is also growing.

I do what's called the second rising and have a range of healthy, German-style breads: multigrain, sevel cereals, and light and dark rye. I cook all the pastries, cakes, and dulces (sweets) myself.

What was your main barrier to entry?

Really, it was scepticism among fellow expats and suppliers. For example, my supplier of bread mixes is German and his only outlet outside of Panama City is Coronado—getting very populous now. He was very downbeat and unsure of Pedasí and my plans, but I said, "You have to come and see the community down here." He came. He saw. He agreed. And I ordered.

Now, I look forward to every day with too much to do!

Are you a pastry chef?

No. I call myself a cook. I love to cook, but the title chef seems overly formal to me.

I make it all myself. My chocolate cake is popular—I sell three every week, made from

100% cocoa. I also do a mean carrot and orange cake and cinammon bun.

One of the most popular things I do is a US\$5 dollar lunch package. Locals and expats love it as they do my breakfast muffin with pepper jack cheese, bacon, and egg.

Has Pedasí changed since you arrived?

Yes it has. There are many more restaurants and hotel rooms. In fact, I supply a few of them. One of Panama City's most colorful Spanish restaurateurs, Manolo Caracol, has just opened an organic place here, and there are a number of others.

Do you miss anything, living in Pedasí?

I have a grown-up daughter and two grandchildren. Of course I miss them a lot. I get back about two or three times every year.

As I mentioned, I am a very sociable person, and I miss the parties I would throw back in Toronto. There's no comparison down here, I am afraid. Although one of the reasons I chose Pedasí was for its tranquility—that sleepy coastal town feel. As its turned out, the community here is vibrant, and I have made some great friends.

I am an avid theater-goer, so I do miss that in Pedasí.

How did you settle into the local community?

I rented a place for three months to orientate myself. An opportunity presented itself to buy my home with a three-quarter acre of garden from a Canadian couple I had met, so I took it.

Really the local and expat community has been so kind and welcoming. I like to get involved in things and we do things like organised litter

pickups. I am surprised and pleased to see that many more Panamanians are joining in.

So the process of assimilation has been easy for you?

I wouldn't say easy, but it's been a real pleasure for me to get to know people here. Perhaps it helps that I was never trying to compete with hotels and restaurants.

I did not bring too much of my stuff—yet. But I think I will now that I am more settled.

If you had to name a worst part about living in Panama, what would it be?

The terrible discourtesy of driving here. Even if you show them another way, they won't do it. There is no system of priority. "It's all about me" is the only driving code of conduct in Panama.

Bureaucracy is a pain, and it's irritating that it's all geared towards the government being able to squeeze a little more money out of us. Police corruption is also difficult to deal with, but it's a lot less prevalent now. I am involved with a "vigilante" group (neighborhood watch) trying to make a difference to community security. The local police has been nothing but supportive of us.

There's always the garbage problem. It's endemic everywhere, up and down all the highways. People never seem to learn that their actions are having a direct effect on other people's lives and health. We are trying to educate and it is finally getting through.


So, if there are bad things, there must be good things. What's the best thing?

I love to bake. When I told my staff I was going away, one of them said, "I want to make this

the best bakery in the Peninsula." Now that's rewarding.

I would not have stayed if it were not for the people here in Pedasí. They have been so helpful to me. The Panamanians have been incredibly welcoming.

What advice would you give to someone thinking of doing what you did?

Plenty of people said, "A bakery in Pedasí? How stupid can you be." Actually, I hadn't asked for their opinions. My attitude was always build it and they will come. I did it, and they are coming. For me there is no grey area. One of my mottos is "Because I can and I want to." So I suppose my advice would be to follow your passion and do it if you can. There is a very good book called "Feel the Fear and Do it Anyway." Anyone thinking of doing what I did should read it. 



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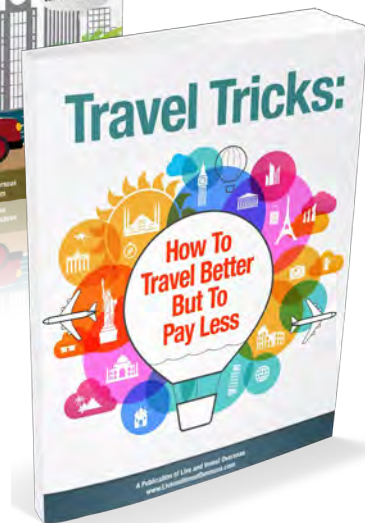


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