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BANKING ON A TIMELESS PARADISE

Micronesian island of Yap is a tropical speck with topless attire and rock-hard currency

- Lynn Ferrin, Special to the Chronicle
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YAP, Micronesia -- There she was, a bare-breasted young woman greeting our plane at Yap's international airport. As the passengers shuffled through the tropical heat toward customs, she draped garlands of jasmine around our necks. Flanking her on pedestals were two donuts of white stone, each about a yard in diameter - the local currency.

I knew I had come to a far place.

It's not only that Yap preserves the most traditional culture of the far-flung islands of Micronesia - it also feels about as far away from here as you can get. We flew from San Francisco to Honolulu (five hours), from Honolulu to Guam (seven hours), from Guam to Palau (two hours) and from Palau to Yap (one hour) with various other hours spent waiting in airports.

I had spent some time in Palau, snorkeling and kayaking its exquisite waters, and was eager to stop off in Yap for a few days. I wanted to check out the stone money and the old villages, swim in the warm coral seas, paddle through the mangroves and spend some time in the presence of the mellow Yapese.

Yap is just one of the thousands of specks of land that make up Micronesia (which means 'tiny islands'); they're scattered like confetti over more than 3 million square miles of the Pacific between Hawaii and the Philippines.

The 21 inhabited islands and atolls of Yap, one of the Federated States of Micronesia, sprawl over 100,000 square miles in the Western Carolines, but their land mass covers only about 46 square miles. Yap's main island is actually an uplifted piece of the Asian mainland that broke away a long, long time ago. It is surrounded by mangrove swamps and a shallow fringing reef where herons and whimbrels feed.

The Spanish, Germans, Japanese and wartime U.S. Navy have all had a presence here - none of it particularly beneficial to the Yapese. During World War II, Yap was bombed by the Americans for three years, then became a major staging area for the American invasion of Okinawa.

These days things are relatively quiet around Yap, which has a population of about 12,000. Locals still fish and raise taro on their fertile land. (The other diet staple is Budweiser, and the Yapese have found that empty cans make good betel-nut spittoons.) The currency, aside from the stone money, is the U. S. dollar. Yap was a U.N. Trust Territory administered by the U.S. for decades after the war, and English is the official language.

In the capital, Colonia, 'downtown' is a string of nondescript cement buildings and a few small hotels strung along a road around a small bay. Many villages around Yap still have old thatched meeting houses on raised stone platforms, with centuries-old 'stone paths' through the forests connecting them.

Yap did not open for tourism until 1989, and even today the Yapese like to keep it low key. About 5,000 or so tourists come each year, mostly Americans hoping to scuba-dive with the manta rays that cruise a channel in the reef.

Outside customs I was met by Tilus Alfonso, the tour coordinator for my simple hotel, the E.S.A. Bay View. He was driving a plush air-conditioned van with the mysterious legend 'Living Salon' on its sides. He was also chewing betel-nut. In Yap, practically everyone chews betel-nut, almost all the time.

The men, and some women, carry their paraphernalia around in coconut palm baskets. They wrap a nut in a pepper leaf, add a sprinkling of lime and chew the wad until it produces a mouthful of scarlet saliva. This makes for lots of spitting, and red splotches on sidewalks and walls. And flaming red teeth and lips. It also makes for a soft, mushy way of speaking when Yapese cheeks are full of betel nut.

My first request on Yap? Show me the money! - the stone money.

The legend of the money - rai in Yapese - is complex, and any Yap islander will be delighted to spin it for you, anytime. The whole system pushes the boundaries of economic theory.

The bottom line is that in centuries past the Yapese, some of the greatest navigators in the Pacific, sailed their canoes 250 miles across the open sea to Palau. There, on a mountaintop, and using only clamshells and stone adzes, they quarried huge discs of white

crystalline limestone. They carve holes in the middle, put logs through the holes, carried the stones down to their canoes and sailed the heavy cargo back across turbulent seas to Yap. The value of each piece of stone money depended on the hardships of the round-trip voyage - and many sailors never made it back. During the 1870s, a clever Irish-American sea captain named David O'Keefe used a Chinese junk and metal cutting tools to bring stone money from Palau to Yap, trading it for copra and sea cucumbers, which he sold in Hong Kong. O'Keefe spent some 30 years in the islands and became a self-styled 'king' of Yap. But O'Keefe rai, so easily come by, is not worth as much as the old stones.

The rai can be as large as 12 feet in diameter, and weigh up to five tons. They're still highly valued and still in circulation, although perhaps that's not the proper word. When one is used in a transaction, it's not actually moved - everyone knows its history and who the new owners are. Shell money - pearl oyster shells with a coconut fiber handle - serves as a kind of small change.

With a few other visitors, I climbed into Tilus's comfy Living Salon and he drove us a mile south to the village of Balabat. I soon saw that stone money is everywhere, standing in gardens, leaning against houses, propped in front of shops. It must be comforting to look out your window and see your savings account, and know that no one can run off with it. At Balabat we walked through the 'bank' - a road lined with stone discs - to the men's house. With its soaring roof of nipa palm and seashell ornaments, it stood among the weeds,

looking out toward the breakers on the reef. Junglefowl cackled in the bushes.

Tilus (short for 'Nautilus') leaned against a rai, blackened with moss and age, and rolled a betel nut, adding some tobacco from a cigarette.

'To make me cuckoo,' he grinned.

Over the next few days I poked around several other traditional villages, with stone money banks and meeting houses. The big house at Bechyal, a village of grassy lawns on the north shore, has sturdy yellow mahogany posts and paintings of sharks, swordfish, centipedes and stars.

One evening I walked down the shadowy old stone path through the taro and bamboo to Kaday, where the villagers present a cultural evening twice a week. The young girls, wearing flowers and hibiscus fiber skirts, performed the rowdy 'stick dance' in front of huge discs of rai. They shouted chants, squatted and twirled, clacking pieces of bamboo together.

Afterward, their elders demonstrated their talents in chopping coconuts, gathering betel-

nuts and weaving palm baskets. They served us soursop (a sweet,

slippery fruit), papaya and tuba (the local hooch made from coconut, which smells like dirty gym socks and doesn't taste much better.)

With snorkeling gear, I joined some of the divers out in the manta ray channel. No rays appeared that morning, but the coral reef and its dazzling fishes were worth the boat ride. On another day I followed kayaking guide Jesse Famau for a paddle through the mangroves that surround Yap. We slipped from the sunny lagoon into the maze of cool dark tunnels. The swamp was filled with the whistling of Micronesian starlings, and once we spotted Yap's state bird, the monarch honeyeater, flitting over the roots.

At night I'd go to one of the hotels for dinner - they're all within walking distance of each other. The blackened tuna at the Manta Ray Bay Hotel is known all over the western Pacific. But the best meal I had was at the new Traders Ridge Resort, built on a hill in southern plantation style, with white verandas, polished hardwoods and island art. Classical music played in the open-air dining room, which overlooks the glassy bay reflecting the town lights. I had seared scallops on a nest of tapioca crisps with citrus vinaigrette - and the menu also included steamed local mangrove crab, flame-broiled yellowfin tuna and seafood risotto.

As Strauss waltzes played, I talked with Jesse Raglmar-Subolmar, chairman of the visitors' bureau. He told me he'd been raised in Fais, a remote Yap island known for its complex canoe rituals and daring shark hunters. Then he went to high school in Maryland and Hamilton College in New York and became the Federated States of Micronesia's assistant secretary for foreign affairs.

As the days passed, I became more and more charmed with how the Yapese have managed to adapt to modern times and still follow their old ways. I saw a topless matron in a lava-lava wrap skirt sweeping the walkway outside the supermarket. Not far away, the Education Department has opened a computer lab to encourage locals to use e-mail to communicate with the outside world. I'd be speaking with a man dressed in a *thu*, the traditional cotton loincloth, and find out he went to school in, say, Sault Ste. Marie in Michigan.

And all over Yap you run into expat Americans - the airplane mechanic from Ohio, the girls' soccer coach from Seattle, the old Peace Corps volunteers who came decades ago and never left.

One night I tuned in to Yap's one television station, and was startled to see Pete Wilson and Pam Moore, announcing Newscenter 4 from KRON-TV in San Francisco. Seems that all the programming comes from my hometown - but not directly. A tape is flown over,

and by the time it's edited and broadcast, several days have passed. But no one seems to mind - and the doings of the Board of Supes or Da Mayor seem surreal out here among the coco palms.

To see another island I flew 100 miles north to the atoll of Ulithi, where a thousand American warships assembled in 1944. One of the appeals was flying in the eight-passenger 1957 silver Beechcraft 18 operated by Pacific Missionary Aviation. But the plane was delayed. Why? 'We're waiting for the bankers,' said the pilot cryptically. I pictured suits and ties. Half an hour later, a car pulled up and out waddled two ladies, in sandals and flower wreaths, carrying a betel-nut basket, an adding machine and a case full of cash. Fortunately it was paper money, not huge stones, or the plane would never have gotten off the ground. Inside the plane, the pilot placed a yellow bucket in the aisle as a spittoon.

At Ulithi we landed on the broad coral airstrip built by the American Seabees in the 1940s. Photos from the period show hundreds of fighter planes parked on the beach. The ladies went to the 'bank' - an empty house - where a throng of locals in thus and lava-lavas waited to make their deposits and withdrawals.

I went off to brand-new Ulithi Adventure Resort for lunch and outrigger-riding. The resort, I was told, had to get special permission from the local clan chiefs to allow western women to wear bathing suits on the beach here. (The Yapese consider it okay to bare one's breasts, but not one's thighs.)

On Sunday I attended the jam-packed services at St. Mary's. The faithful filed in with their betel-nut bags and sang along with tape-recorded Yapese hymns. The barefoot altar boys wore only red thus. A baby slept in a palm-basket cradle. One woman received Communion dressed in a T-shirt that said, inexplicably, '100% Dog-Free.' The Irish priest intoned the Mass in Yapese to a congregation containing at least a dozen women wearing the traditional topless costume.

Visitors to Micronesia spend a lot of time in motor boats bearing them to diving and snorkeling sites, between resorts, to coastal cultural attractions. As the days passed and the tropical torpor set in, I came to love these pleasantly hypnotic voyages and the cooling sea breeze. In a dreamy trance, I leaned back against the gunwales and squinted at the white line of breakers way out on the reef, the infinite reach of the Pacific beyond, the passing green shoreline, broken by an occasional thatched meeting house. The color of the lagoon below changed from chartreuse to aqua to dark blue. The sky seemed so enormous, with so many things happening - rainbows suspended like church windows above the hills, black pillars of rain out at sea, clear sunshine the other way, and great luminous clouds pillowing up from the horizon.

Deep in the night, under the whirling ceiling fan, I was visited by convoluted dreams of the seascapes and the island people. And a week after I came home, I dreamt that the Yapese banker ladies gave me a small square black stone and showed me how to run it down a crack in a boulder, like a credit card.

On my last evening in Yap, over a beer at O'Keefe's Kanteen, Sophiano Limol,

Yap's tourism manager, said, 'You know, I like to think that if you come back in a few years you'll find us living traditionally in our thatched houses, with open walls, beside the sea - except in the evenings the elders will be inside watching the world on CNN, and the teenagers will be nearby, surfing the Internet.'

It seemed to me the Yapese truly treasure their unique culture and want it to survive. They also hope to find a place within it for the fruits of the 21st century. And maybe the world's economists should take a look at Yap's system of 'hard cash.'

IF YOU GO GETTING THERE: Continental Airlines flies to Yap and Palau from Honolulu, via Guam. Make your reservations well in advance - these flights are often full. Round-trip air fare from the West Coast is currently about \$1,600. If you love to fly, consider the Continental Airlines 'island hopper' flight that goes from Honolulu to Guam with stops in Majuro, Kwajalein, Kosrae, Pohnpei and Chuuk (Truk). It takes all day, but gives a sense of the isolation - and beauty - of these little islands in the great big Pacific.

WHERE TO STAY: The Yap and Palau Web sites (see below) list hotels for all budgets. On Yap, at the E.S.A. Bay View, rates start at \$94; e-mail esayap@mail.fm. At the fancier Traders Ridge Resort, rates start at \$165; e-mail tradersridge@mail.fm. On Palau, rates at the luxurious Palau Pacific Resort start at \$210; e-mail ppr@palaunet.com.

TOURS: A good way to go to Yap or Palau is with a package tour that includes airfare, hotels, and activities such as diving or kayaking. These can bring down hotel costs considerably. Several are offered by Continental Airlines Vacations at 1-800-634-5555, ext. 5. Ask for a copy of their 2001 catalog for Micronesia vacations (which won't be ready until the end of this year). Website is www.coolvacations.com. If you're a diver, your own dive shop can probably recommend a good diving tour to Yap and/or Palau. Marin Skin Diving, for example, runs one trip to Palau a year; phone (415) 479-4332. Snorkeling and natural history tours of Palau are offered in spring by Oceanic Society of San Francisco; \$2,885 for eight days, including air fare from Honolulu; Phone: 1-800-326-7491 or (415) 441-1106. Wilderness Travel of Berkeley runs 11-day kayaking tours of Palau. Prices start at \$3,295; air fare is extra; phone 1-800-368-2794. A good local outfitter is Sam's Tours, which runs scuba diving, snorkeling, kayaking, camping and sportfishing tours. Web: www.samstours.com; e-mail: samstour@palaunet.com.

WHAT TO BRING: Because it's considered deeply offensive on Yap for women to show their thighs, visitors should take a sarong for the beach after swimming. Other items besides the usual clothes for hot weather: your own mask and snorkel, sunscreen, bug repellent, a big hat.

FURTHER READING: Best guidebooks are the 2000 editions of 'Micronesia' by Lonely Planet and 'Micronesia Handbook' by Moon Travel Handbooks. And there's the 1950 novel, 'His Majesty O'Keefe,' by Lawrence Klingman and Gerald Green - mediocre writing, but a marvelous adventure story about the Irish-American King of Yap - a good airplane read for those long flights.

FOR MORE INFORMATION: For information about Yap, contact Yap Visitors Bureau, Bldg. #1, YVB Main Drive, Colonia, Yap, Federated States of Micronesia 96943. (U.S. postal rates apply.) Website is www.visityap.com; e-mail is yvb@mail.fm. Website for Palau is www.visit-palau.com; e-mail: pva@palaunet.com.

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