



TEN THINGS TO KEEP IN MIND BEFORE VISITING THE PHILIPPINES

By The Philippine Dreams Team

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Before setting off on any grand adventure, a little preparation and knowledge can go a long way. If you are serious about moving or taking an extended vacation in the Philippines, consider joining one of the many forums devoted to expats who are living there. I joined one about a year before I actually came here, and the knowledge and information that I gained there was worth its weight in gold.

That said, let's examine some things to keep in mind before you step on that plane bound for your tropical destination.

1. Money



Very colorful currency.

It makes the world go around, and even though the cost of living here is remarkably low, you are still going to need it. Unless - that is - you want to live in the jungle and cavort with monkeys. Which is cool.

DO bring cash – at least enough to cover your expenses for the first six weeks. Travelers checks are nearly impossible to cash here, unless you are in Manila. Get a concealable money belt if you

think you need it – you can find them for short money on Amazon. I got one but never ended up using it.



Not a real credit card. Really.

DO notify your credit card and debit card banks that you will be traveling in the Philippines. Then call them back and verify that the information is actually noted in your account. Note that there are ATM fees, foreign transaction fees, and terrible conversion rates when using foreign cards so.... DO set up a Philippines bank account if you're going to be here for a while. It's painless and takes only a short amount of time. I opened a US dollar AND Philippine peso account at BPI (Bank of the Philippine Islands) in one day. (Just make sure you open a dollar and peso account.)



It's so easy, even I could do it.

DO bring checks! Remember those things? The easiest way to transfer money from the US to the Philippines is by writing yourself a check from your US bank account and depositing it in your Philippine US dollar account. It will take 3-5 weeks to clear, so plan accordingly.

DO keep an eye on US dollar-Philippine peso conversion rates. They vary from place to place – sometimes your Philippine bank has the best rate and sometimes private exchange companies have better rates. Ask local expats what company/service they use. DON'T use the guys hanging around outside the banks. Their rates are lower and you are more likely to get scammed. Also DO keep an

eye out for who is watching you in the bank, money exchanger and en route to these locations. Situational awareness is very important.

2. Health Care

Your foreign health insurance will NOT cover you in the Philippines. Well, unless you are lucky enough to live in one of the those European countries where they get travel insurance as part of their plans. The closest place to use your US health insurance is in Guam, which is a long plane flight away. You can get travelers insurance from a variety of companies but due to the ever changing nature of insurance, you will have to do the research on that to find the most appropriate costs and coverage that best suit your needs.

If you get sick, a visit to the local doctor will only set you back about 200 to 300 pesos, which converts to about \$5-\$6 USD. Now, since this is a developing country, you might not exactly get the First World care that you are accustomed to. That said, I have had two experiences with the medical system here, and I can honestly state that I was impressed on both occasions. Medications in the Philippines cost approximately the same as in the United States. When I had a severe near septic infection from a sea urchin needle, I was forced to take three antibiotics which cost me about \$120 USD (one of them wasn't generic, hence the high cost). Costs can also increase if you find yourself taken into the hospital on an inpatient basis. There are both public and private hospitals here in the Philippines, with the private hospitals generally offering much better healthcare services than the public hospitals. There is a local saying here that a public hospital is where people go to die. Do make sure you have sufficient funds to cover any medical emergency; have this and either a cash reserve for a credit card. Also, it makes sense to provide emergency contact information to some of the ex-pats acquaintances or friends that you are going to make over time. Because of something catastrophic happens they might represent your sole means of getting the medical attention that you need.



Thankfully, the Philippines has a bazillion nurses.



Private Hospital – worth the extra pesos.



Public Hospital – More of a social experience.

Once you are here for a while you can sign up for PhilHealth, a public insurance program that generally covers 50 to 60% of your medical care costs. Yearly converge under PhilHealth at the time of this writing is 3,600 pesos, or \$80 US.



Worth the \$80 investment, brah.

You can find out more about PhilHealth at their official website located here at their official site.

DO evaluate your medical needs. If you have chronic ailments, you might want to sign up for some comprehensive travelers medical insurance.

DO have a cash or readily available credit reserve to deal with any catastrophic medical emergencies!

DO make sure you inoculations are up to date. I also recommend getting the Hepatitis A and B vaccines before coming here (which need to be spaced out months apart, so plan accordingly). More information on what inoculations/vaccines you should get are located [here at the CDC website](#)..

DO recognize that the Philippines is basically a massive Petri dish for bacterial growth. The hot and humid weather makes the RP a favored travel destination for these single celled invaders (even more so than Koreans – a local joke that; please don't get offended). I have had two serious bacterial infections since coming here – infections that are extremely rare in the US but are not so uncommon here. Make sure you purchase some cotton balls and hydrogen peroxide when you get here, and if you get even a minor cut, douse it regularly with some sort of antiseptic.

Major Classes of Antibiotics

- | | |
|--------------------|------------------|
| • Aminoglycosides | • Ketolides |
| • β -lactams | • Lincosamides |
| – Penicillins | • Macrolides |
| – Cephalosporins | • Oxazolidinones |
| – Carbapenems | • Streptogramins |
| – Monobactams | • Sulphonamides |
| • Fluoroquinolones | • Tetracyclines |
| • Glycopeptides | |

Don't worry – you'll have em all memorized soon after your arrival.

DON'T drink and drive a scooter or motorcycle here in the Philippines. It's bad enough adapting to the local driving styles sober – I can only imagine what it is like drunk. Horrible bike accidents happen here every day – a figure that is tossed about is that over fifty percent of hospitalizations are due to bike accidents.

3. Weather and Clothing

This one's easy: It is VERY hot and humid most of the time here in the Philippines. Its proximity to the equator makes for it being one truly tropical environment. Combine that with the intensity of the sun, and it is best to attire yourself accordingly. If you've seen my other blog posts or some of the YouTube videos that I have done, you will note that although I brought five pairs of blue jeans, I have yet to wear them. I also brought a bunch of nice Polo shirts, and those have likewise sat in my

closets gathering dust and gecko droppings. If you have been to Florida, Louisiana, or other tropical states or countries, you will know what I am talking about.

DO bring cargo shorts. They are well-suited for the Philippines as they provide some level of ventilation while at the same time giving you a variety of pockets store your keys and wallets, camera, bandannas, phones, and whatnot. When purchasing cargo shorts make sure that the front pockets are deep enough so that it's your change, money, etc. does not fall out. Also, it is good to get cargo shorts with pockets that can be secured with buttons or zippers.



Your new best friend.

DO bring a large number of light weight T-shirts. You will be wearing these every day and sometimes changing them multiple times a day as you sweat through them. There are some high tech fabrics that are supposed to be well-suited for tropical environments, but I have simply stuck with cotton. It seems to serve me well.

DO bring a decent set of sandals. I was waaaaaay to cool to be a sandal guy in the United States, but on the advice of ex-pats who were here, I invested in a pair of Teva sandals which I basically wear every day. Do not worry about purchasing or bringing flip-flops to the Philippines, as you can find them for sale everywhere at rock bottom prices. A quick note: It's amazing to see how surefooted Filipinos are in flip-flops – or, what they refer to as “slippers.” Me and my girlfriend visited a local waterfall and the approach to it was through a slick gorge that had a number of swiftly flowing river crossings. I was wearing hiking shoes and ended up slipping all over the place. She was simply wearing her flip-flops and was as surefooted as a mountain goat. Also, if you are a dress-up type guy (which I am not) you might want to bring some shoes. Also bring a pair of light weights sneakers/ tennis shoes that are designed to dry easily.



Hey, Gladiator is one of my favorite films!



That's more like it.

DO bring appropriate head covering. Unless you have been near the equator, you cannot sufficiently appreciate how brutally intense the afternoon sun can be here. Do some shopping and find yourself a nice wide brim, lightweight hat, and, at the very least, bring along a baseball cap and a good supply of bandannas.



That's actually me – before my Philippines tan.

DO bring along at least one long-sleeved T-shirt. Again, this is to be utilized as sun protection, typically while taking long rides on your motorcycle or scooter. I brought along two skintight, long sleeve UnderArmor workout shirts which have served me well both on long bike rides and snorkeling, where the sun's rays are magnified by the water.



Underarmor – Accentuates your muscles/girdles your gut.

DO bring along appropriate eye protection. Make sure the sunglasses you have are rated for sufficient ultraviolet protection. There are a number of cheap sunglasses available here in the Philippines, but most of them are of Chinese manufacture and I have some question as to their level of UV protection. Also if you are going to be riding at night (or in the rain), I suggest having a pair of clear work-type glasses to protect your eyes from rampaging beetles, floating cinders, and rocks kicked up by vehicles in front of you.



Protection from giant, Jurassic Park flying insects.

4. Transportation



Cebu Pacific and Philippine Air Lines are the two big interisland carriers here. Their offices are scattered about and you can also utilize local travel agencies to book flights. Keep an eye out for “promos” (sales) as they can sometimes be SERIOUS bargains (flight from Negros to Boracay for \$30, etc.). I actually signed up for Cebu Pacific's spam email ad campaign as some of the deals are simply ridiculous.

The Cebu Pacific attendants actually do a groovy little dance during their safety presentation. You can see a video [here](#) on Youtube.



Dancing Attendants

There are a number of companies that run ferries all throughout the Philippines. Taking a ferry is actually a pretty cool adventure as it gets you out on the water to see these beautiful islands from a perspective that you simply cannot see from land. Many of the ferries are actually left over landing craft from the second world war. Some of them are RORO (roll on, roll off) on which you can transport your vehicle as well as yourself. Your best bet for scheduling a ferry trip is not to look online as the companies generally don't keep their pages updated – it is best to actually go to the port and check the schedules there.



Converted Military Transport Ferry



Another ferry

Ground transportation consists of tricycles (trikes), pedicabs (trikes propelled by human instead of loud, smoking two-stroke engines), giant yellow homicidal Ceres buses, habal-habal motorbikes, and the ubiquitous jeepney. The only one of these I have not ridden is the jeepney. These modified Jeeps are sized for Filipinos, and I really have no desire to go on a long ride scrunched over in the fetal position while inhaling noxious diesel fumes. Nor do I think that the jeepney operators are too keen on picking up Westerners, as we basically take up two seats. 😊



Tricycle



Habal-habal

The costs of all these transportation modes are very low as they are intended as low-cost conveyance for the Filipino population. Expats simply benefit from the pricing structure. Purchasing a motorcycle or scooter is probably a great idea if you are going to be here long term. You can find all the usual dealers like Honda, Kawasaki, and Yamaha and also a large number of lower cost dealers like Rusi, Motorstar, and Racal ("China-bikes"). Motorcycles or scooters are a great way to explore the islands and are very fuel-efficient. Just make sure that you also get yourself a good helmet because adapting to the driving styles in the Philippines takes some getting used to (to say the very least).

Purchasing a car is a very expensive and torturous ordeal. Used cars are much more expensive than they are in the West; the same applies to new cars. A good number of vehicles here have been imported from Japan. To avoid the import tax, they chop the cars in half, label them as surplus, ship them into the Philippines, weld them back together, and change them from right-hand drive to left hand drive. The quality of these conversions varies – some are professionally done and quite solid and others sometimes have problems with the tires falling off. Also imported from Japan is the ubiquitous multicab. You will find these small 660 cc engine vehicles all over the Philippines. They are cheap to purchase, simple to maintain, and the cost of spare parts is extremely low.

5. Communication

If you like to text, my friend, then you're gonna LOOOOOVE the Philippines. Voice calls are very rarely used here - instead Filipinos and expats generally rely on low-cost texting plans to fulfill their local communication needs. The two main phone plan providers here are Smart and Globe; both offer competitive plans and also offer many promos such as the unlimited plan I am now using with Smart which gives me unlimited texting to all networks for only six US dollars a month. If your Western phone is unlocked and can use a SIM card, then it will work fine in the Philippines. If you

don't have an unlocked phone because you have been enslaved by a Western phone company contract, don't sweat it – you can find good, low-cost android smart phones here for about \$60. One of the biggest challenges I face when I first got here was simply figuring out how to use the phone plans. Basically what you want to do is look for the best promo that fits your needs. I text a lot and very rarely make phone calls so I went with Smart's MEGA250 prom. It's cheap, and it works perfectly.

Communicating with the West is also fairly easy. Skype is the heavy hitter providing free video calls to your friends and family as long as they have a Skype account. For phone calls to the US, I utilize Google Voice in conjunction with the Hangouts App. I set up my Google Voice account before I left the United States, and it has worked perfectly here in the Philippines for communicating with friends and family.

Unfortunately, Google Voice is shutting down on May 15, 2014. At that time, I will most likely transition to buying Skype credits to make my foreign phone calls. (I am secretly hoping that Google will implement some sort of low-cost pay as you go plan that will utilize the infrastructure that they already have.)

UPDATE 5/19/14: Google Voice no longer works with Talkatone BUT it does now work with Hangouts for iOS! And it still works flawlessly from the Philippines for making free phone calls to the USA! I just tested it this morning, and although there was a little more voice lag then with Talkatone, it does still work (and will probably get better). Phew!!!



Google Voice



Talkatone - RIP

6. Internet

The Internet in the Philippines is not like the Internet you might have experienced back in the West. In the United States I had a 20 Mb Internet connection for \$70 a month. That same speed here (if you can get it) would set me back about \$350 a month. In my first apartment in Dumaguete I had a 3 Mb connection. It was a bit slow in streaming media at times but, for all intents and purposes, it worked just fine. Now I have a 1 Mb connection that barely chugs along, and it is nearly impossible for streaming media. That 1 MB connection costs 999 pesos a month, or approximately US\$22.



DSL, baby! Zzzzzz.....

The problem with the Internet here lies in the underwater transmission feeds that run into the country. The bandwidth is severely limited, and there is no fiber-optic line at this time. The Philippines also uses its own line system and is not part of the greater PAC Internet community, which contributes to the problem. But since the Philippines is experiencing a good amount of growth and has a strong economy, I expect that same bandwidth to increase as time goes on. And again, I was surprised at how well the 3 Mb connection marked at my previous location – and my 1 MB

connection works fairly well except for evenings and weekends when a lot of people are chewing up the available bandwidth.

UPDATE: We are now back in Dumaguete and have a 3 MB plan from SkyCable. It works very well overall, and it's outages usually coincide with typhoons or other such events.

7. Mail/Online Shopping

One of the things you are going to miss after transplanting yourself to the Philippines is the efficiency of First World postal infrastructures and the convenience of easy online shopping with companies like eBay and Amazon. Although the Philippines has a postal system (called, not surprisingly, Philpost), it comes up wanting a bit in the areas of reliability and dependability. If you're sending a letter or postcard out of the Philippines, you won't experience too many issues. If, however, you are looking to receive a package from another country, you will most likely find that it won't arrive. And on the off chance that it does show up on your doorstep, it will probably be extremely late, opened, and or/ subject to the Byzantine tax/duty fee schedule here that can be just as expensive or more expensive than the actual items worth.

To get around this, there are a number of forwarding companies that one can utilize to get packages delivered safely to the Philippines. One of these – by way of example – is www.myshopping-box.com. Myshoppingbox allows you to order items from eBay and Amazon and have them delivered to the company's warehouse in California where the items are reboxed and then forwarded it to the Philippines via courier. The cost of such service depends on whether you wish to receive the items quickly via air delivery or more slowly via transoceanic shipping. I've not personally utilized MyShoppingBox, but it has gotten excellent reviews from other expats here in the Philippines.

Ebay also has an Ebay.ph site, and it is worth your while to sign up for their services. The number of available items is not as expansive as that in the West, but if you dig around you can find some good deals. EBay Philippines is also an excellent way to avoid the import and tariff fees that you would experience if you had a package shipped from a Western (foreign) Ebay site.



Ebay: It's more fun in the Philippines!!

I have also had EXCELLENT experience with an Amazon-like company that serves a bunch of SE Asia countries including the Philippines. It is Lazada.com, and they have excellent customer service and a massive product line. They also operate Cash on Delivery, so you don't have to give them any credit card information. I have purchased a big screen LED TV, protein powder, a tablet, an air conditioner, and some other goods from them without any issues. They work with LBC for delivery and have a 30 day no questions money back guarantee (and they also pay the return shipping!).

Balikbayan boxes are another good way to ship things to the Philippines. These are large boxes that are transported to the Republic via vast cargo ships. Each big box costs about \$80 USD to send and takes about 4-6 weeks to arrive (depending on where it's coming from). I have a couple of videos concerning balikbayan boxes on my Youtube channel. You can find them [here](#) and [here](#).



Balikbayan Boxes – great way to ship stuff to the Republic

Local shopping – short of the mega-mall behemoths you will encounter in Manila and Cebu – boasts rather limited offerings. Most of it is imported from China and the quality of the items leaves something to be desired. That said, the stuff is remarkably cheap, so if something does fail, it's not that much to replace it. Premium Western goods here typically come at a correspondingly premium price, especially when it comes to imported foods. Name brand TV's (Toshiba, Sony) are about 150% the cost in the West, so if you already have a nice television, you might want to consider sending it via a balikbayan box service (present cost, about \$170 USD for a 50 inch flat screen TV).

8. Romance

Romantic relationships in the Philippines are approached VERY differently than they are in the West. This is an aspect of the cultural and religious factors here which will be discussed further in the last section this series. There is no actual "dating" in the Philippines like there is in the West. Instead, Filipinos generally rely on an old fashioned (and inherently charming) system of "suitors" and "courting." In its simplest terms, what it comes down to is you are either "uyab" (term for either boyfriend or girlfriend) or you are not. Believe me when I say that this will cause a great deal of confusion and frustration when you arrive in the Philippines. Again though, you have to keep in mind is that you are a stranger in a strange land and it is your responsibility to conform yourself to the local cultural mores.



Warning! This could be you.

That said, when your excessively "gwapo" self does arrive in the Philippines you will most likely find yourself inundated with a great deal of attention from the fairer sex. You will also find in short order that they are very approachable. Remember, though, that the vast majority of women here are not open to casual dating. The women providing you with their phone numbers will each be expecting you to properly court them (and only, exclusively them). If your intention is to be a player, you'll find that this won't be a very effective strategy. Except for the larger cities (where there's literally millions of people), your foreigner self will stand out, everyone will soon know you, and you will find that information gets shared at a remarkably fast rate – something that is known as the "coconut telegraph." And all the women seem to know each other. The ladies here also have a remarkable skill in discerning whether or not you are being honorable in your intentions. But we'll get into more of that in a later post as romance in the Philippines requires an immense amount deal of space and and time.



Courting.

The Filipino artist, Mikey Bustos, has an amusing take on Filipino courting techniques that you can see [here](#).

9. Languages

There are over 120 regional dialects spoken in the Philippines. This is largely a result of the heterogeneous nature of the 7,000+ islands prior to the arrival of the Spanish in the 1700's who sought to unify the country into a more homogenous whole. At the present time, Filipinos that you will meet will generally know at least three languages: Filipino/Tagalog (the "official" language of the Republic), their local regional dialect (Cebuano here in Negros Oriental/ the Visaya region), and – to a lesser or greater extent – English, which is a carryover from their time as an American territory during the first half of the 20th Century.

Filipinos generally understand English better than they can speak it. Or, at least this is what they tell me. Some will actually get embarrassed when trying to formulate proper English grammar (nicknamed "nosebleed" from their brains having to work so hard) which kind of takes me by surprise as this embarrassment is coming from a people who speak AT LEAST THREE LANGUAGES. Heck, I only speak one and I tend to have problems with that most of the time. Levels of English proficiency will vary wildly. Most private schools (and all colleges and universities) still conduct classes only in English but a good number of smaller provincial public schools just use Tagalog and the local dialect. The individual Filipino's interest in English TV, movies and books also has to be taken into account. Not to fear though – generally Filipinos will understand enough English to help you out or point you in the right direction.

On the topic of pointing you in the right direction.....

Filipinos employ a wide variety of non-verbal cues when speaking. If you ask what direction something is in, they will nod their head upwards in that direction and indicate it with a pursing of their lips. Eyebrows are also a very real part of the culture – the most common one is a quick rising of the brows to indicate “yes”, but there are a myriad assortment of other “eyebrow communication” that Filipinos employ that I have yet to fully understand. Filipino’s will also typically widen their eyes and hang their mouths open by way of asking you to repeat yourself or clarify the issue when they didn’t hear you. Finally, the gesture for “come here” is actually reversed in the Philippines, being the gesture for “go away” that we employ in the West. This latter aspect can make for some amusing situations.....

You can see a good example of pointing with your lips at Happy Slip’s site [here](#).

The English spoken in the Philippines is refreshingly antiquated: It’s as if the language veered off its evolutionary path after the Americans left in the 1940’s. It’s actually very charming hearing terms and words such as “scold, suitor, courting, disco, etc.”

One final note: The proper term for “napkin” in the Philippines is actually “tissue.” If you ask for a napkin, they will think you are asking for a sanitary pad and expected hilarity will soon ensue. Even though I knew about that beforehand, I still made that verbal faux pas on more than a few occasions as old habits are rather hard to break.

10. Culture

Ah, culture. I purposely saved the best for last as the intricacies of Filipino culture is definitely one of the things that makes this physically beautiful country so cerebrally fascinating. Truth be told, I was never much of a world traveler. Now that I am actually immersed in a foreign land, however, I can truly understand why human beings are so keen on traveling to other countries.



Just don't ask for a "napkin."

Eating with your hands: Yep, victual consummation with you meat paws is totally acceptable here in the Philippines. I first saw this at a local eatery chain called Mang Inasal where local peeps were literally digging into plates of pa'a and pecho (BBQ chicken). At these "restos" you will always find a sink area where you can wash your greasy, rice-stained fingers off after your meal.



Get ready for greasy meat paws!



Mmmmm..... cuts down on having to wash forks and spoons.



So yummy kaayo!

Respect for elders: Typically when a young person encounters an older person, they will grasp the older person's hand and bring it to their own forehead as a sign of respect. Regard for elders is very high here and is an integral part of the Filipino social system.



Mano.



A very classy tradition.

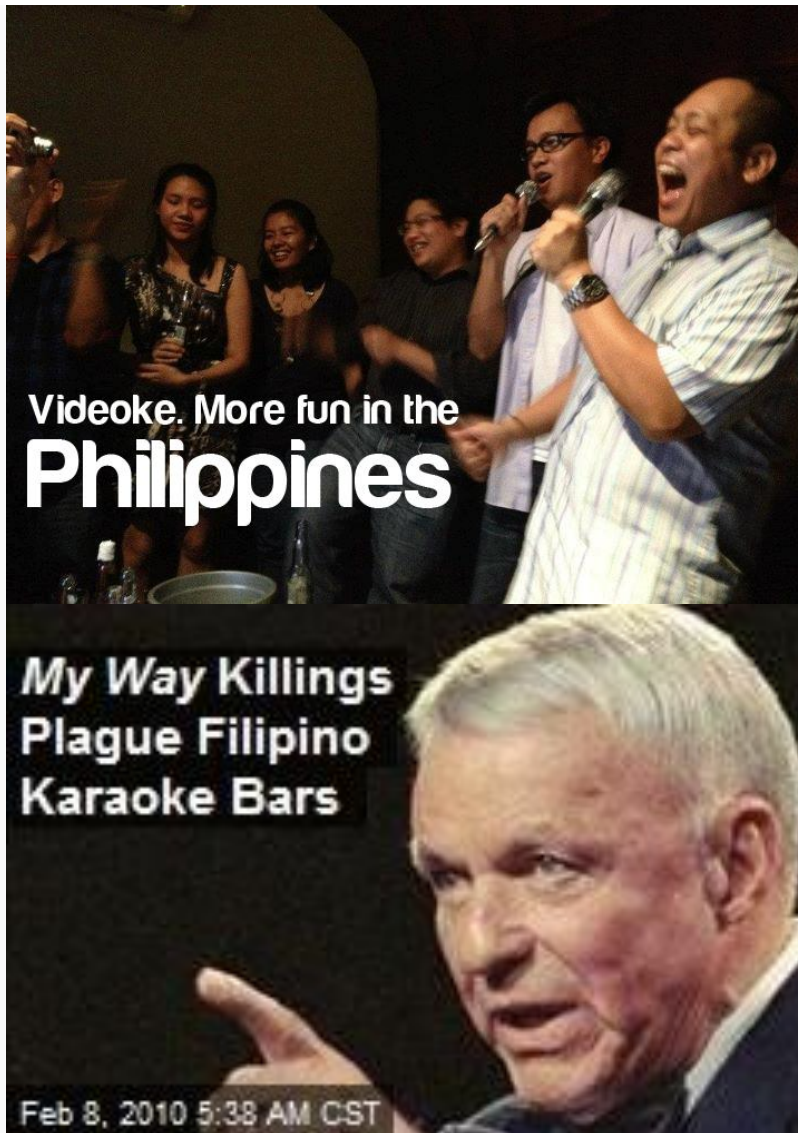
Walking arm in arm: You will often see friends (more often female than male) walking around with their arms around each other's shoulders.

Personal Space: It really doesn't exist here. Filipino's are naturally more social than Westerners and will often pass or stand very close to you. Bumping into each other is a regular thing and you won't often hear anyone say "Oh, excuse me." It's a bit disconcerting at first and takes some getting used to, but again, you're in their country, so it's best to just *hakuna matata* and accept it.

Being Alone: Need some personal space? Better chose a different destination, my friend. Going out to eat by yourself is the best example of this, and you just might find a Filipino saying "Are you alone? Oh, how sad....." I had heard about this before coming here, but when it happened to me, I still got a laugh out of it. Again, Filipinos are very social and eating alone (unless it's a quick bite at a *carrenderia*) is socially disconcerting to them.



Music and Dance: Singing and dancing (and all the arts, for that matter) are a huge part of the local Filipino culture. Videoke (karaoke) is massive here and most Filipinos are very good at it. If you have never tried it, I would recommend finding a soundproof private room (like I did) and picking a few easy songs to practice with. My favorite two are Hound Dog and Satisfaction by the Stones. Easy vocal ranges on both tunes, and it sounds a lot better when you get up and put your hips into it. Dance is also big here, and you will often see dance groups practicing their routines in public parks. The singing and dancing come best together during local fiestas, which are regular explosions of sights, sounds, and shimmying dance moves.



Yeah, Ole Blue Eyes can get ya killed here.



Another fiesta!

Saving Face: The Asian concept of “face” is alive and well in the Philippines. Often if you ask for directions and the Filipino does not know where it is, they will point down the road with the lips nonetheless in lieu of saying “I don’t know.” People also have a hard time taking blame for things and it’s not recommended to directly blame someone for a bad act – better to diplomatically give them a way out and rectify the situation in another way. When locals have issues with one another they will sometimes utilize a third party to negotiate the issue instead of having to directly confront each other.

"Have You Eaten": You will often hear this term by way of greeting. It is customary to offer guests something to eat. This is a cultural thing and you are not expected to actually say yes and eat all their food. Same thing goes for drinking, although if you refuse, the offering party will be a bit more insistent, depending on how much they have already had to eat.

A cute video entitled “You Know You’re Filipino When...” can be seen [here](#).



This is actually something they do here. It's kinda Amish. But not.

So, that's it. Just some things to keep in mind if you plan on spending some time amidst the stunning 7,000+ islands that make up this lovely country.

See more at www.myphilippinedreams.com or at our [Youtube channel](#).



