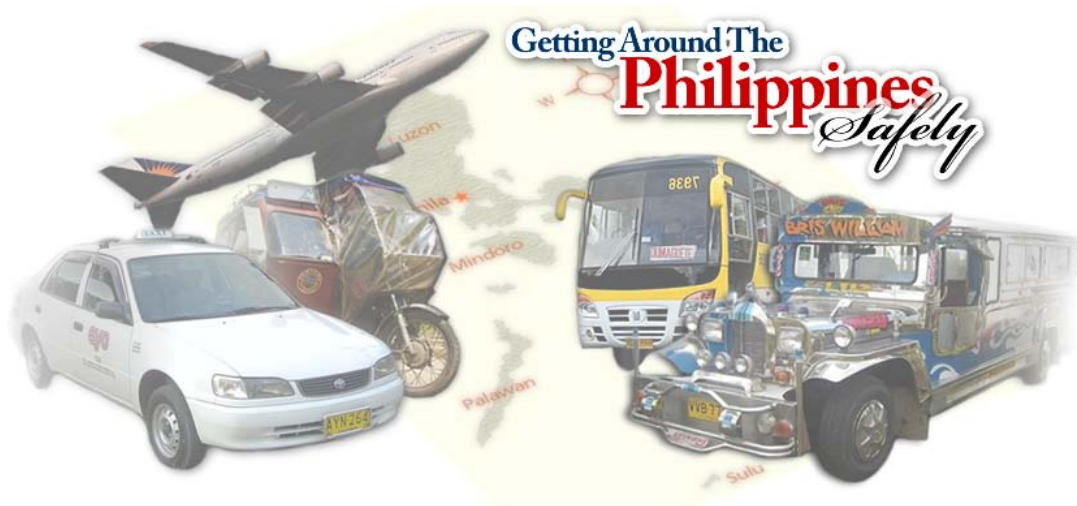


# Getting Around The Philippines Safely

## A StreetWise Philippines Publications Intelligence Report



The Philippines has over 7000 islands and hundreds of thousands of kilometres of roads to explore, all buzzing with boats, bankas, jeepneys, buses, trikes, taxis and many other forms of transportation. Getting from A to B is not always easy or straight forward, but it is always interesting.

This intelligence report is designed to give the reader a place from where they can start developing their own opinion of what they consider an acceptable level of risk when it comes to travelling around the country, whether it is within Manila or across the archipelago. For more in-depth safety advice the reader is encouraged to refer to the ["Philippines Survival Handbook"](#), available in both hard copy and eBook formats.

**Perry Gamsby, MA(Writing)**  
**StreetWise Philippines Publications**  
**Copyright 2009**

## Flying, The Safest Way Of Them All



*Philippines Airlines – Provincial Airport*

Statistically around the world flying is the safest way to get from one place to another. Even in third world countries where aircraft maintenance may be akin to the criminal in its negligence level, it is still safer to fly in and out of there than it is to drive.

The airline industry in the Philippines is far safer than many third world countries and that is in no small part due to the influence of the USA since flying began in the 1920s. American trained air and ground crews have been the rule for both the Philippine Air Force and the various civil carriers.



*Inside the new Terminal in Manila – modern and comfortable*

The national airline is PAL, or Philippine Airlines, also known as Planes Always Late. They fly several international routes as well as domestic ones and while they have had a chequered career from an industrial point of view, their safety record is pretty good by world standards.

The sister to PAL is Air Philippines, a strictly domestic offshoot. They compete with the other major local player, Cebu Pacific. There are also some smaller, regional carriers that fly into airports near Boracay and other more remote tourist destinations.



*Cebu Pacific – now international with a modern fleet, this is a smaller domestic flight*

The benefit of flying PAL is that you can fly into Manila from the USA or elsewhere and then remain in the same terminal, NAIA 2, to connect to a domestic PAL flight if need be. With other airlines and connections you need to shuffle between terminals NAIA 1 and NAIA 3 or the old domestic terminal and that might require an over priced taxi ride if there is no shuttle bus available (usually ever 20 minutes for just P20, less than fifty cents).

Like travelling by sea although of course considerably quicker, pick your weather. While generally pilots won't fly if they know the weather is adverse, during typhoon season storms can spring up suddenly or local conditions at the destination change rapidly. I have landed at Mactan (Cebu) airport on the tail end of a typhoon where the cross winds were so strong I could look out the window and down the runway as the plane landed almost sideways.

## Super Ferries

The large passenger and vehicle ferries run by WG&A and other major inter-island shipping companies are usually clean, safe and very entertaining. They can provide a comfortable way to travel from island to island enjoying romantic tropical nights and onboard entertainment such as discos and bars.

They do sink though, even the largest of them. One was also the target of terrorists a few years ago and bombed while more recently one sank in heavy weather when its captain should have headed for shelter but instead he elected to continue the scheduled journey.



*Super Ferry – Safety has improved significantly over the last decade due to highly publicised Ferry disasters with great loss of life. First class cabins on longer trips are available and some even have discos and karaoke*

Many Filipinos can't swim and it is not unusual to see whole families of drowned passengers recovered, clinging to each other in death as they would have in life. Tragic and poignant and to us, very avoidable. However many Filipinos are fatalistic due to their catholic faith and worse, many of the smaller shipping lines overload their vessels and carry insufficient PFDs (life jackets). Those they do carry are cottage industry made affairs consisting of a couple of pieces of Styrofoam in an orange cover that are simply too small for the average westerner to fit into.



*Seating inside a Ferry Service*

## Pump Boats



*Pump boats – Multiple use including fishing, diving, snorkelling, island hopping*

Pump boats, also called bankas, are outrigger boats that range in size from 30 feet long with an 8hp lawn mower engine (see photo above of the author's banka) to over 100 feet long and powered by a diesel truck or car motor. They can be single or double decked and carry everything from motorbikes to pigs to sacks of rice and piles of building materials as well as people. At Holy Week (Easter) and All Saints Day (1 Nov) they are too often overcrowded and can easily sink if they encounter heavy seas.

The design of the boats has the outriggers in the middle of the hull when they should be back in line with the stern and the rudders are always far too small to produce sufficient turning force in anything approaching a choppy sea. Following seas and beam seas provide hairy rides where at any moment the leeward outrigger could dig in and turn the boat side on to the wave and then the whole lot tips over.

At some islands you will have to wait several hours for the boat to fill up, otherwise the crew will try and get extra money from you for a 'special trip'. Even getting out to the boat can be hairy. Just one example, at Maya the boats to Malapascua are accessed by small poled dinghies at times and these have been known to capsize ferrying passengers to or from the pump boat! Make sure your luggage is waterproof and preferably floats and that you can swim.

## Jet Cats And Fast Ferries



*Fast inter-island Services*

There are many 'Jet Cat' fast services available from island to island such as Cebu to Bohol and Leyte. These vessels are fast, fairly modern and usually well maintained. The terminals are similar to airport terminals and security is usually pretty good by local standards. The journey often takes an hour or two compared to several hours or even overnight by regular services.

While you pay more for these fast services they do have a better safety record and they are fairly comfortable compared to pump boats. Most have a food outlet on board serving sandwiches and simple meals as well as drinks and even offer movies to watch from our airline like seat.



*Some not so fast Ferry services. You can drive your car on but don't be surprised when you see a few buses and trucks drive on after you. So you can take a bus from one part of the Philippines to another despite the water in between...*



*Heavy weather during the rainy season – if you plan to go by sea then we recommend you take an interest in the weather forecasts.*

## **Trikes And Pedicabs – How Safe Are They?**



*We take research seriously - Perry test driving a pedicab.  
This one is typical of those used for delivery services – see sidecar*

Statistically the tricycle and pedicab are quite safe, if you consider how many there are and the sheer number of people they move every day compared to accidents or fatalities. Trikes are a motorcycle and sidecar ensemble and pedicabs (also called trisikads) are the push bike equivalent. In different parts of the country they have different names and the styles of sidecar vary even from province to province.

The pedicab is used for short journeys, usually from the main road to the house stuck somewhere up a dirt road or in the middle of an estate. Some have room for two people but others might be larger. You will also see many cargo pedicabs that carry everything from your garbage to the entire stock of a roadside clothing stall.



*Typical Pedicab Service usually found in the back streets of cities and towns*

Trikes are motorbikes with a sidecar that carries either two people (as in the rip off trikes that ply Fields Avenue in Angeles City) or five or six as you will find in provincial cities and towns. In Bogo, Northern Cebu they carry two or three inside in each of two rows of seats. Most foreigners don't fit inside so they sit side saddle behind the driver. This seat normally takes two or even three locals. I have seen these trikes with over twelve Filipinos laughing and grinning as they hang on while the trike careens around the busy streets.



*Trike – looks safe with all those night lights? Almost none of them are connected and ironically many in the province drive with the headlight switched off to save power (don't ask us to explain that one)*

In Talisay, south of Cebu City the trikes have a rearward facing seat as well as the interior forward facing one. The rear seat is easier for foreigners to get in and out of and you get to check out the traffic behind you. Sitting behind the driver is awkward if you are tall as your feet tend to scrape the road so you get tired holding them off the bitumen and away from the exhaust pipe as there is usually no foot rest for them.

Whereas a ride of three or four kilometres in Talisay or Bogu would cost you at best P10, even a short ride of a kilometre will set you back P50 in Angeles City. I believe the locals pay the usual P10 but all the trike drivers will insist on charging foreigners the exorbitant P50.

As far as safety is concerned, anytime you are anywhere near the road you are at risk. Even in cars and buses but more so in a trike or pedicab. They do have accidents and people are injured and killed as a result. But then you can be killed lying in your own bed, safe at home. Unless you are experienced or with a local you trust, leave the trikes to the locals.



*Smaller Trikes like the one of the left have limited seating capacity. Angeles city has small trikes and charge the biggest price in the Philippines as they target tourists. The Trikes in the province like the one on the right from Leyte has a much larger capacity at a fraction of the cost. These are commonly loaded with a dozen or more people*

## **Habal-Habal – Motorcycle Taxis**

In the provincial back blocks and also parts of some cities you will come across motorcycle taxis, or ‘Habal-Habal’ as they are called in the Visayas. Sometimes the only form of transport to where you wish to go is on the back of a screaming 110cc step through driven by last year’s Moto GP second place getter.



*This is a Taxi Service which is much faster to most other alternatives in city Traffic*

‘Habal-Habal’ is local slang for having sex and the drivers of these vehicles fancy themselves as Lotharios. Wild and free and making enough of a living to keep fuel in the tank and Tanduay Rum on the table. They will ride like banshees at the best of times but certainly when it is a chance to show off to a foreigner their superior prowess and riding abilities.

Keep in mind on a motorcycle you protect the tank and chrome from damage with your body, should the thing fall over. Gravel rash in the tropics can be fatal if not properly treated and if you are riding ‘Habal-Habal’ then you will be a very long way from anything you would recognise as medical treatment or a hospital like facility.



*Fully loaded? Not really as only five on this bike. Don't know what the record is but I am told of one bike that takes a dozen children to school each day using planks of wood to extend the seating capacity*

In parts of Mindanao they place a plank of wood across the back seat and people balance themselves on this seat, four or five either side of the driver. The roads are usually wide and empty but any oncoming traffic means the bike has to stop and everyone get off, let the vehicle past and then re-balance the plank before continuing their journey.

Elsewhere they weld extensions to the rear seat frame and add another seat or two, beefing up the shock absorbers and springs to handle the extra weight. When it comes time to travel home from work or school you can see up to six or seven people plus the driver squeezed onto the bike from the handle bars to the tail, the driver barely able to see where he is going as he squints between two skinny kids riding the handle bars and tank!

## Self-Drive Car Hire



*You can rent a car with or without a driver*

There are the usual big name car rental companies in Manila, Hertz and Avis and others and they do rent cars you can drive yourself. However they prefer to rent a car and driver and when you see the traffic and the roads you can understand why. There is nothing like the freedom of your own vehicle and a driver who will take you wherever you want to go and wait patiently while you enjoy the sights, then drive you home.

Having driven all over the country myself though, I prefer the even greater latitude you enjoy when you drive yourself. Today you can buy GPS units that make it almost impossible to get lost for long, even out in the poorly sign posted provinces. Having driven many miles updating the EZ-Maps that are the best available in the country, I know that what might seem to be a major intersection on the map turns out to look like someone's drive way on the ground. And that is after you have driven past it four times wondering where the turnoff went to!

So apart from the traffic and the aggressively defensive driving style needed to get from A to B, you also have to be able to navigate effectively. There are a few kilometres of expressway heading north and south from Manila. After that the roads are mostly concrete slab strips with no verges to pull over onto and many unlit hazards to make driving at night interesting.

The positive side of driving at night, after say 11pm, is that the roads are deserted and the only people you will come across are NPA guerrillas, the police or army or stray dogs. You might also find unlit holes in the road where entire slabs have been removed and not yet repaired and nobody bothered to mark them except perhaps for a row of small rocks across the lane.

There are numerous other factors to take into consideration when contemplating driving yourself around the Philippines. You can see for yourself a little of what the traffic can be like below and on the included video clips.



*If you are not sure what is going on here then you are no different from most of these drivers here but they all eventually work it out weaving around each other like obstacles with no regard for lanes or traffic rules.*



*How many lanes of traffic can you count here? There is not just the new lane in the center but another lane created on the far left making four where two are provided for*



*You do not hold back here because the intersection is full – I did this once and the Traffic officer wanted to book me for obstruction! The idea is you fill every available space as there is no concept of keeping the intersection clear*



*I was actually following this vehicle when suddenly their load came off in front of me  
Just keep a safe distance from anything that does not seem secure*

## Self Drive – Motorcycle



*Motor bike hire in Angeles City – 300 to 600 a day depending on size and age of bike*

Renting a motorcycle and riding off on an adventure or two is one of the great freedoms you can enjoy in the Philippines. Although most of the rental bikes will be less than 250cc, you can rent more powerful bikes in Angeles City and other tourist areas. The bigger bikes (over 400cc) are allowed onto the Northern and Southern Luzon Expressways whereas the smaller bikes have to use the local roads.

Regardless of engine size, unlike a car where you wrap yourself in the steel, on a bike you wrap yourself around the bike. The freedom this gives comes with the price of vulnerability should you be involved in an accident. Accidents do happen and no matter how good a rider you are, you have to realise it might be the fault of the other party and there was nothing you could have done other than not be there at that moment.



*Yes that is a small child in between the couple on the bike!*

Ambulances exist only in the big cities and even then are rarely called to a crash scene. Well meaning by-standers will hail a passing jeepney or taxi (or even a truck), literally throw the injured on the floor or seat and then scream off for the nearest hospital and hope they arrive before the passenger dies so they can get paid.

Accidents happen in the blink of an eye. A brain dead pedicab driver can turn without looking, right in front of you, so close you have no time to avoid him and in a moment you are scraping the ground with your elbows and knees and hoping it will all stop soon. Then you have to avoid being run over by the jeepney that was right up your kazoo when this all happened.

Having ridden a motorcycle all over the islands and as my daily commute to work in Cebu City I have seen and experienced my share of close calls and even one or two crashes. I was professionally trained to ride a motorcycle when I was a Military Policeman and that training has kept me alive on many occasions. My first aid training has saved other lives several times also and without the combination of the two I would never have dreamt of riding a motorcycle in the Philippines. Unless you are an experienced rider, consider renting a car.

## Buses



*One of the larger bus lines with modern aircon buses*

There are three main types of bus used in the Philippines. In Manila they have big, old, dilapidated ex-Taiwanese buses that clog up EDSA the main ring road. They park three and four deep and pull out as and when they choose, belch smoke and are generally uncomfortable. But they are cheap.



*Older bus services with no aircon are often only a little cheaper but to many locals it's a huge price difference.*

Then there are provincial kamikaze buses that rocket into town from the provinces. These buses seat half the number of the big ones, say officially 20 or so and are tarted up with stereos blaring away at full distortion. The drivers are reckless and fearless and often high on uppers so they can drive further, faster, longer. Stay well away from these buses whether travelling on one or driving along and you see one coming up behind you or from in front. You will know them when you see them!

The other kind are the long distance buses that are often fairly modern, clean and better driven although that is subjective. These buses ply the longer routes from city to city and there is even a regular service from Davao in Mindanao to Manila via the 'Nautical Highway' system of vehicular ferries. The trip takes three or four days and is quite an adventure. Shorter trips run from major bus terminals in the cities and some run to a timetable while others prefer to leave when they are full, then pick up more people along the way.



*The bus depot – busy and full of hustlers. Not a place I would like to be alone late at night but otherwise safe (just watch your pockets)*

Each bus line will patronise a particular rest stop where there will be a bakery and food outlet as well as toilet facilities. These will range from filthy to disgusting and be paperless, flushless and often overflowing. Away from the major cities gas stations are few and far between and too often have no facilities at all, so plan your journey and your toilet needs. You know you are getting close to a rest stop when the garbage on the other side of the road thins out. People tend to throw their peeling and packaging out the window as they consume the items bought at the rest stop. So the first kilometre or so there is less garbage as they are all still busy eating whatever they just purchased.

I have seen people hit by these buses as they careen around the roads at top speed. I have heard several stories of drivers reversing over the injured to make sure they are dead. It is cheaper to pay compensation for a funeral than forever paying out for hospital care and loss of income. I have seen injured people dumped on the floor of the bus then literally dropped off outside the next rural hospital with the bus driving off even before the victim's family can get off the bus to call for help.



*Luggage on buses is one thing I often feel nervous about – I try to sit by the window at least until the bus departs to make sure mine is not removed... On longer trips there is will a movie often with the volume set to an uncomfortable level.*

While some bus lines do provide a safe service, many of them are staffed by graduates of the pocket rocket bus lines. Check the bus and look at the tyres and the overall state of maintenance as there is no fun sitting by the side of the road for hours while the driver and conductor pretend they know how to fix the break down. If you have to transfer to another bus you might have to pay a second fare. You will pay more for air conditioned buses, even if the air conditioning isn't switched on or working. These buses tend to be safer and better driven and looked after than the cheaper, non air conditioned variety.

## Jeepneys

The iconic public transportation vehicle of the Philippines can be seen everywhere. In some towns, such as Olongapo the are colour coded. The brown ones go one route and the green ones the other. In Manila they range from basic to extremely ornate and tastelessly decorated with plastic horses, bells, lights, horns and tassels. Sometimes you wonder how the driver can see out the front windshield as it will be framed by tassels and covered in glued on CDs.



*This is a classic Jeepney which has become an icon for the Philippines*

The destination and route are painted on the sides and across the front and in some cities there will also be a route number. The jeepneys ply specific routes and while you can get on and off anywhere you like along this route, they do stay on their assigned path. Simply signal the driver with a wave or even just eye contact, many will already have slowed down in anticipation of you wanting a ride anyway.



*Terminal at Large shopping Mall – you would find your route then wait for it to fill*

In rural areas the routes are longer and you may be sharing the cabin with livestock such as roosters, piglets and goats. I once rode twenty kilometres sitting on top of some plastic petrol containers, smoking away like everybody else in the cabin. If you sit next to the driver and there is no conductor riding the rear step, you are expected to pass the fares forward to the driver and the change back to the passengers.

When paying your fare, just pass it forward and it will get there. The drivers keep a close eye on who gets on and where, who has paid and who owes the fare still. Al

while negotiating the traffic in a non power steered home made copy of a lengthened WW2 Jeep.

Fares are only a few pesos and should be paid for with P5 and P10 coins. Any bills larger than P50 will be difficult to pass but if you are travelling by jeepney then you are probably experienced enough to know this. Be wary of any jeepney that pulls up and there are no women inside, just two or three men. These are often set ups or pick pockets. Preferably take a jeepney in company with a local, at least until you get a feel for the place and where you are going.



*In the province Jeepneys are often filled way above what we would consider capacity*



*When does a Jeepney become a small bus? This one travels between Angeles and San Fernando*

## LRT/MRT



*Manila - LRT on left and MRT on right*

The only rail options left in the Philippines are the LRT and MRT light rail system in Manila. There used to be trans from Legaspi to Manila but so much of the track was stolen that eventually there was a major train crash and hundreds died and the service was halted. The line running through Makati and Manila is lined with squatter's shanties that have been deeded to them by the President in what some claim was a pointless and totally vote grabbing exercise.

The LRT itself runs from Baclaran near the airport north to Monumento. There is now an LRT 2 that runs roughly west to east from Recto to Cubao where it intersects with the MRT that follows EDSA, the main ring road, from Taft Avenue to Quezon City. It is fast, clean and cheap with trains running regularly from early morning until around 10pm at night, sometimes later.

The LRT/MRT is by far the fastest way to get around Manila at any time of the day or night except perhaps between midnight and five am when the roads are fairly empty. The front carriage is usually reserved for women only but there is a men only section cordoned off and with its own security guard in the last carriage.

Pick pockets are the main concern in the often crowded carriages, so carry your wallets, back packs and bags in front of you at all times. Even in the crush on and off the platforms and through the stations, many of which are joined to shopping malls, the risk of pick pockets is still high.

## **FX and V-Hire**

In Manila there is an alternative to the jeepney that is air conditioned like a taxi but runs a set route like the jeepney. They are called 'FX's' after the designation of the first of these to be used, Toyota Tamaraw FX AUVs or Asian Utility Vehicles. These simple yet sturdy vehicles seat two next to the driver, three in the middle row and usually four or more in sideways facing seats in the rear compartment.

Like taxis or jeepneys they can be flagged down anywhere along their route and usually have the route painted on the side or on a sign on the windshield. They cost more than the few peso's of the jeepney but nowhere near as much as a cab.



*Tamaraw Special FX taxi service – Popular in Luzon*

The FX is used by the lower middle classes to get to and from work, mostly. As such they attract a different kind of criminal than the usually non-violent pickpocket of the LRT or jeepney. It is not uncommon for one man to take a middle row seat and then produce a knife or gun. He will have an accomplice in the rear cabin who will begin robbing all the passengers of their valuables. Refuse and the driver will die first. Even if you were next to the door and could escape, doing so would guarantee the driver would die and so perhaps also other passengers. Your best course is to hand over some cash and try not to lose your wallet and cards.

V-Hires are mini-vans that travel provincial routes and carry up to 14 people in a vehicle we would never use for more than 10 or 11. They are air conditioned and ply a set route from a city to a provincial destination and while faster and more comfortable than buses (especially if you pay for two seats or a whole row) the drivers are no more skilled or safe than any other on the roads.



*V-hire is popular in Cebu and the Visayas including provincial travel as an alternative to buses and Jeepneys*

You can negotiate a special trip price with a V-Hire driver and rent the entire vehicle. You can then offer rides and take fares from other travellers if you wish or simply enjoy the space and comfort of having the whole van to yourself.



*FX's and Jeepneys on EDSA near Cubao*

## Taxis –Saving The Best For Last



*Manila Airport Taxis – a little expensive but safe!  
If you know what it used to be like then you will appreciate the new system*

While taxis are no more safe than any other vehicle on Philippines roads, they are probably the most used form of transportation the average tourist or visitor will use. Today nearly all are air conditioned and in Manila there are those that work the upscale areas such as Makati and Taguig that can even provide a printed receipt telling you how long the journey took and how far you travelled.



*Typical taxi in the Philippines*

Most cabs are Toyota Corolla Taxi Models with manual transmission. The driver is forever swapping cogs in the heavy stop-start traffic that is common to all major cities from Manila to Davao. He will rent the cab and pay a 'Boundary' or rental fee for the use of the cab for 12 to 24 hours. In some areas this is around P1000. He also has to keep the vehicle in fuel and will probably spend most of his shift driving around on fumes. Only when he gets a fare to justify the expense will he invest in a few peso's of petrol. Meanwhile you wait in the cab and watch the meter tick over.

That is providing you have insisted on the meter being used or he has automatically switched it on instead of trying to con a set price out of you. Many will try the old 'meter broken' trick. Get out and get into another cab. If you have luggage, always insist that the meter is to be used before you put your bags in the trunk. If there is enough room, keep them in the cabin with you. Trunks are often filthy and apart from that it is not unknown for the cabbie to drive off with your luggage as soon as you get out at your destination.

Some meters are hidden behind a panel in the dash. This could mean the taxi is not 100% kosher and the driver is moonlighting. This doesn't mean you will be ripped off or mugged but do be alert as to where you are going. Having a good idea of the basic topography is always a good precaution to take. I would even ride along following the route on a local street map. If nothing else it told the driver you were not going to be fooled into paying for a round the world sight seeing trip from the airport to your hotel.

Never argue with the cabbie, just give him the money and get out. If you are at your hotel the door staff will usually come to your aid if there is a problem. At the best hotels the cabbies allowed to wait in the rank are all vetted and known to the hotel. You may even be given a scribbled note from the doorman with the cab rego number on it. All of this helps keep the cabbies honest.

Sometimes the driver will try and squeeze money from you by offering to share it with your Filipina companion. He might think she is a bargirl and open to making money from her customer. I have had this happen to me but the Filipina was my wife and she let the driver have it in three dialects! Generally cabbies are decent family men just trying to make a living and anyone who has driven a cab as I have knows that it is a hard job and the traffic doesn't make it any easier. If the cabbie is fair and doesn't try to rip me off I always leave a generous tip. If he attempts to pull a fast one I will make it clear he messed up.



*Many smaller provincial towns and even cities don't have taxis. There is usually some form of private car available if you ask around. In Angeles city they have the above private taxi vehicles for hire registered for tourist transport. Be warned they are a big rip off charging 5 to 10 times what a taxi service would for the same trip.*

## Streetwise Philippines Publications - Information about the Philippines

We hope you enjoyed our free, “Getting Around the Philippines” guide. StreetWise Philippines publish a range of guides that provide in-depth, hard to get, practical advice and information about the Philippines and Filipinas. Many of the guides available for sale or as free downloads will gloss over, or simply omit, anything negative or contentious. What makes Streetwise Philippines Guides different is the ‘warts and all’ approach we use. Unlike other information providers, we trust that YOU are an adult and therefore are able to make adult decisions providing you have adult level information. The Streetwise Philippine Guides allow you to make more informed decisions about:

- Relationships with Filipinas
  - Getting Married to a Filipina
  - Retirement in the Philippines
  - Living in the Philippines
  - Investment in the Philippines
  - Working in the Philippines
  - Buying property in the Philippines
  - Personal Safety in the Philippines
  - Getting In and Out of the Philippines
- And Much, Much More!



For more information on our books visit the following

[Philippine Dreams](#) - *Who Else Wants to Escape to a Tropical Paradise?*

[Filipina 101](#) - *How To Meet and Marry the Filipina of your Dreams!*

[Filipina 202](#) - *How to Marry and Migrate the Filipina of your Dreams*

[Making A Living In The Philippines](#) – *Guide to Making Money in the Philippines*

[Philippines Property Primer](#) – *Buying, Investing, Renting and managing property*

[Philippines Survival Handbook](#) – *A Streetwise guide to Safe Enjoyment Of The Philippines*

[Filipina 303](#) – *Making the Magic Last*

Visit our [Streetwise Philippines Blog](#) for more information