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**CONTRIBUTORS AT LARGE
THE RESIDENTS OF BRIDLEWOOD.**

We are always looking for residents to follow up on leads, find great stories and send us ideas. Let's celebrate the great things happening in our community! No contribution is too small. Please email joe.mendoza@strollmag.com with your pictures, suggestions, or requests

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FINANCIAL FITNESS

SMART SHOPPING IN A SHIFTING MARKET

From family cars to fine finishes, rising costs are changing how Americans shop, splurge and save.

BY SHAUNA OSBORNE, NATIONAL EDITOR

If your grocery bill feels steeper and that new patio set is suddenly a splurge, you're not imagining it — and now may even be the time to start planning ahead for holiday shopping. A new wave of price hikes is making its way across key spending categories — and it's not just inflation. Recent shifts in trade policy have added broad import duties across industries, quietly driving up sticker prices on everyday goods. While some of the reasons are policy-related, the takeaway for consumers is simple: expect to pay more and plan accordingly.

► Electronics and appliances

Laptops, gaming systems and home appliances, like toasters and air conditioners, are among the most affected by import-related price hikes. In the 2018 trade adjustment, the median price of washing machines rose by more than 11%. Today, new charges on electronics from top exporting countries such as China, Taiwan and South Korea could push up prices on items like TVs and smartphones. With inventories still relatively strong, making planned purchases sooner may offer more selection and better pricing.



▼ Home renovation and design

Rising costs aren't limited to finished goods; materials used in home projects are climbing, too. Imported tile, stone and fixtures are subject to new duties, increasing the cost of even modest upgrades. Securing quotes early and exploring domestic alternatives may help offset higher project totals.



◀ Vehicles

The auto market is in flux. Imported models and even many U.S.-assembled vehicles, which rely on parts sourced overseas, are expected to see price jumps as new duties take effect. Some analysts estimate that price increases could reach \$2,500 to \$5,000 for the most affordable cars and even higher for luxury models. For those already in the market for a new or used vehicle, acting sooner could help avoid price spikes or limited selection later in the year.



► Home goods and furniture

About a third of furniture sold in the U.S. is made abroad, especially in China and Vietnam, two countries now facing steeper import fees. While availability hasn't yet been severely impacted, dwindling shipments may lead to reduced inventory and higher prices, especially for large, in-demand items like sofas, beds and storage pieces.



The Bayanis

BRIDLEWOOD LIFE IS THE GOOD LIFE

**CHARLES, JULIE,
CHARLIE AND REMY:
A POWAY FAMILY'S
FUN-FILLED
ADVENTURE**

PHOTOGRAPHY AND ARTICLE
BY GAVIN HA STRATEGIC MEDIA
MARKETING, VIZUAL RHYTHM



Allow me to introduce you to your neighbors, the Bayanis (Buy-on-knees). For Charles and Julie, their story is a heartwarming tale that goes way back. Believe it or not, these two were high school sweethearts close by in Scripps

Ranch, always feeling a special connection to the welcoming community of Poway. While life's adventures took them on their financial paths for a while, the undeniable pull of this wonderful town – and their enduring love – eventually brought them here to Bridlewood. Charles has been a proud San Diegan since '96, and now, with Julie and their adorable children, Remy and Charlie, they've officially planted their roots and are making the most of everything Poway has to offer!

PERFECT SCHOOLS, SUNSHINE, AND SMILES

For Charles and Julie, choosing Poway in 2024 was a complete no-brainer. Top-notch schools for Remy and Charlie were a huge plus, and keeping it real, who can resist the beautiful, uninterrupted scenery here. They were drawn to the fact that their specific Bridlewood community wasn't a master plan community where homes are "stacked... on top of each other." Poway's commitment to avoiding that kind of density was a major factor, offering them the room to stretch and walk. It's the perfect blend of a peaceful, country-like atmosphere with city conveniences, and the Bayanis are loving every inch.

CHARLES BAYANI: REVOLUTIONIZING PAYMENTS, ONE VIDEO AT A TIME WITH PAYMENT HQ

Charles Bayani isn't just your average financial entrepreneur; he's a visionary who understands the power of connection and transparency in today's digital age. As the driving force behind Payment HQ, Charles is on a mission to empower business owners with seamless and efficient payment solutions. But what truly sets him apart is his commitment to sharing his entrepreneurial journey in a remarkably authentic way. My video and photography business Vizual Rhythm, shares this emphasis on authenticity. You'll often spot Charles navigating the world of finance and family life with a dedicated videographer capturing it all. From strategic business meetings at Payment HQ to heartfelt moments with his loved ones, Charles is pulling back the curtain on the realities of building a business and engaging with his community. It's a unique, real-time look into the dedication and passion that fuels Payment HQ's success, offering a fresh and engaging perspective on the world of fintech. Through these daily glimpses, Charles is building trust and connection, proving that in today's world, transparency is the ultimate currency.

CONTINUED ►



TEAM BAYANI: GROWING TOGETHER, SERVING TOGETHER

Charles and Julie are an inspiring team, not just in their personal lives but as partners navigating the complexities of career and community engagement. Their journey hasn't been without its challenges, as Charles candidly shares a time when Julie's career was taking off while he felt like he was falling behind—a season that challenged his confidence but ultimately fueled his growth. This moment of potential disparity, however, became a catalyst for personal growth and a deeper understanding of their relationship. They actively worked to ensure their growth was together, a testament to their commitment to supporting each other's aspirations. This ability to navigate individual ambitions while strengthening their bond is a key ingredient in their success, both at home and in their professional lives. Charles credits Julie as a "huge supporter," and their teamwork, built on mutual respect for their individual roles, allows them to make a positive impact right here in our community. Their journey shows that embracing change and prioritizing shared growth can lead to a truly powerful partnership.

BUILDING BONDS IN BRIDLEWOOD AND POWAY

The Bayanis are all about community spirit. They absolutely adore their Bridlewood neighborhood, where friendly faces and the sounds of nature make every day a joy. It's the kind of place where you feel instantly at home, and our power couple are definitely feeling the love from everyone. You'll often spot the Bayanis enjoying the charm of Old Town Poway. From the delicious stands at the farmers market to the fun of the historic train, it's a family favorite. And guess what? Charles and Julie even celebrated their engagement there – talk about a special connection to this new hometown.



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**Annual Cardiff
Dog Days of Summer**
August 3rd, 2025
10am - 3pm
Encinitas Community Park
425 Santa Fe Dr., Encinitas
Admission is free.



This annual event features over 100 dog-centric vendors, rescue groups, and adoption agencies on “Rescue Row,” plus a lively vendor village. Highlights include dog contests (Cutest Puppy, Best Trick, Ice Cream Eating, and more), an agility course, Swift Paws lure demos, San Diego Fire Department showcases, live music, food trucks, and a ticketed libation lounge. Guests can also visit the pet health expo with on-site pet micro-chipping.

Visit www.cardiff101.com/events for more info.



Surf Dog Surf-A-Thon
September 7th, 2025
8am - 2pm
Del Mar Dog Beach - 3200 Camino
Del Mar, Del Mar
Admission is free, although there are
entry fees for contests, board rentals
and canine life vest rentals.



This event raises funds for animals at Helen Woodward Animal Center! The activities include a dog surfing competition, interactive vendor booths, a canine costume contest, a dog agility course, music and summer fun! Surf contestants will participate in 10-minute heats based on weight class and are judged on length of ride, size of wave ridden, catching a critical part of the wave, and maneuvers.

Visit animalcenter.org/surf-dog-surf-a-thon/ to learn more.

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Summer Safety Guide for San Diego Homeowners

Brought to you by Anup Patel, Realtor® – Your Local Home & Lifestyle Resource

1. Beat the Heat at Home

Inspect your A/C unit – Clean filters, check refrigerant levels, and schedule a tune-up to avoid breakdowns.

Use blackout curtains or window film to reduce indoor temperatures and energy costs.

Stay hydrated and keep cool packs in the fridge—especially for children and elderly family members.

2. Pool & Water Safety

Always supervise children near water, even if they know how to swim.

Install or inspect pool fences and safety latches.

Consider a pool alarm or motion-sensor device for extra peace of mind.

3. Outdoor Safety

Check for tripping hazards around patios, walkways, and play areas.

Secure grills and propane tanks; keep them away from overhangs or dry brush.

Store lawn tools safely and check for rust or damage before use.

4. Pest & Fire Prevention

Empty standing water regularly to prevent mosquito breeding.

Trim overgrown landscaping and clear brush to reduce wildfire risk.

Schedule a termite or pest inspection, especially if you're prepping to sell.

5. Vacation Safety Tips

Set indoor lights on timers and have a neighbor collect mail if you're out of town.

Secure windows, back doors, and side gates.

BONUS: Homeowner Tip

Planning to move or sell soon? Summer is a hot market! I offer free consultations to help you plan your next move safely and strategically.



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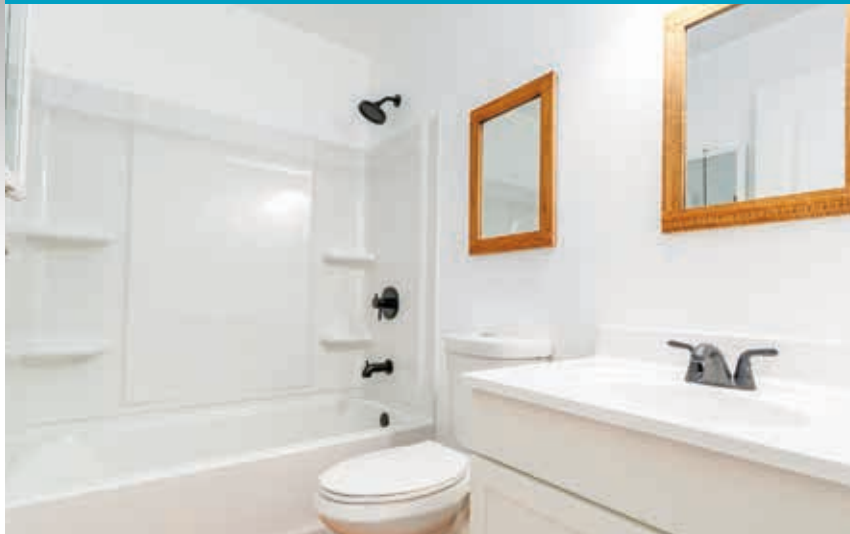
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Join us for a fun evening of mingling and wine held on the
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UPCOMING DATES:

Thursday, August 14th

No Date in September

Thursday, October 9th

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Neighbors Night Out



www.boardandboujeesd.com

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More Information:
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REAL ESTATE
RESOURCE

This is your neighborhood Real Estate Resource page. This information can be useful when trying to compare property values or for just keeping a pulse on the real estate market in our area. For questions regarding the properties listed, or about real estate in general, consult a real estate professional.

The information contained herein has been obtained through sources deemed reliable by The N2 Company, but cannot be guaranteed for its accuracy. Any information of special interest should be obtained through independent verification.

Address	Beds	Baths	SqFt	Status
14460 Cheyenne Trl	4	5	5,605	ACT
15458 HARROW LANE	4	4	4,286	ACT
15943 Ranch Hollow Rd	5	5	3,764	ACT
13555 Sagewood Dr	5	5	3,864	ACT
16879 Saint Andrews Drive	5	5	4,040	ACT
14380 Ciera Court	7	8	11,744	ACT
17010 Butterfield Trl	5	6	5,755	ACT
15955 Running Deer Trail	4	7	6,583	ACT
17342 Tam O Shanter Dr	4	4	3,620	ACT
16021 Pomerado Road	5	5	3,850	ACT
14175 Biscayne	6	7	7,760	ACT
17502 Corte Lomas Verdes	4	4	4,505	ACT
13678 Orchard Gate Rd	6	4	4,048	ACT
18655 Old Coach Dr	6	8	8,900	ACT
16110 Lakeview Drive	5	6	5,062	ACT
13627 Poway Springs Rd	6	4	4,348	PEND



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