



Liberty Ranch Rolls Past Galt 55-18 Behind Smith's 20-Point Performance

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Hawks Dominate Warriors, Remain Undefeated in League

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CAN WE GET SOME CONSISTENCY?



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Herald Club Hosting Chili Cook-Off



The Herald Community Club is inviting community members to come and help determine who has the best chili recipe at its annual Chili Cook-off taking place Sunday, Feb. 15 at Champaign Ranch, 12174 Borden Road in Herald. Courtesy photos

By MPG Staff

GALT/HERALD, CA (MPG) - Looking to taste the best chili in town? Your taste buds and fair judgment are needed at the annual Herald Community Club chili cook-off, set for 11 a.m. to 2 p.m. Sunday, Feb. 15 at Champaign Ranch, 12174 Borden Road in Herald.

A \$10 admission at the door gives attendees the chance to sample every chili in the contest, enjoy a barbecue

lunch, receive a club membership for the year and socialize with the community. No pre-purchase is required, and cash or Venmo will be accepted at the event. The event is open to all ages and will also feature games, beverages, desserts and a raffle.

Those interested in competing can sign up for the cook-off by contacting Karissa at 916-926-2008 or visiting hccchilicookoff2026.rsvpify.com.

The Herald Community Club is a nonprofit organization made up of

local residents of Herald, Wilton, Galt, Acampo and Thornton whose mission is to strengthen the community through projects and events, support youth and local nonprofits, and promote community pride and involvement. Since 2013, the club has funded schools, churches, organizations and programs throughout the area. Meetings are held the first Wednesday of every month. More information is available at herald-communityclub.org. ★

With FEMA Funds, Levee District Advances Planning for Floods

By Gail Bullen

WILTON, CA (MPG) - Three years after the January 2023 Cosumnes River floods upended its finances, Reclamation District 800 is finally beginning to see relief while still confronting the limits of a small assessment district responsible for aging levees.

In recent meetings, the district reported that millions of dollars in Federal Emergency Management Agency (FEMA) and state reimbursements are now being applied to debt, completed another emergency levee repair, and advanced several critical planning efforts, including a review of an Army Corps of Engineers levee study, development of a formal Emergency Action Plan, and revised flood-warning thresholds tied to the Michigan Bar river gauge.

Reclamation District 800 maintains and repairs 34



Completed emergency repairs to a levee south of the Folsom South Canal on the Sheldon side of the Cosumnes River are shown after heavy rains in early January. Courtesy photo

miles of privately owned, mostly earthen levees along the Cosumnes River, extending from Rancho Murieta to Freeman Road off Dillard Road in Wilton

and Freeman Road off Grant Line Road in the Sheldon area. The levees provide approximately 10-year flood protection and are funded through

an assessment district that generates just over \$550,000 annually. After the January 2023 storms, the district borrowed about

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Council Approves Salary Increase, New Software



By John McCallum

GALT, CA (MPG) - Council salaries and a software contract were two of 12 consent agenda items receiving the most attention at a very short, first meeting of 2026 of the Galt City Council on Jan. 20.

Council approved ordinance 2025-13, agreeing to amendments to the city's Municipal Code related to council salaries and benefits. The council's salary of \$300 per month has not changed since 1984, but a Senate bill signed into law by Gov. Gavin Newsom in 2023 allows increases based on a city's population.

Under the state bill, cities with populations up to 35,000 may increase their city council salaries up to \$950 per month by enacting an ordinance. Under the adopted ordinance, City Council "shall receive a salary equivalent to five percent below the maximum salary listed" under the new codes enacted by the Senate bill's passage.

According to a report from Galt Human Resources Director Tricia Cobey presented at council's Dec. 16 meeting, that monthly salary would be \$902.50. Per the Municipal Code, the increase does not take place until a new council term commences, which in this case would be November 2026.

Cobey noted the ordinance only allows a one-time increase. Councils can exceed the Senate bill maximum, but only if the amount does not exceed the greater of "5% for each calendar year from the operative date of the last adjustment of the salary or an amount equal to inflation since January 1, 2024" as calculated by the California Consumer Price Index.

"The CPI portion can't be more than 10%," Cobey said.

Galt City Attorney Frank Splendorio noted the ordinance did not include a mechanism to automatically increase the council's salary annually. The state statute's 5% per calendar year would allow a council 10 years in the future to go back and enact that increase for each year.

"So 5% times 10," Splendorio added. "But we did not build any escalator into this ordinance."

Council approved the ordinance's first reading at the Dec. 16 meeting and final adoption on Jan. 20

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With FEMA Funds, Levee District Advances Planning for Floods

\$6.5 million to fund emergency levee repairs and currently owes approximately \$7.9 million to the Bank of Stockton.

FEMA Money Reduces Storm Debt

For the first time since the January 2023
Continued from page 1

floods forced RD 800 to borrow heavily for emergency levee repairs, FEMA reimbursements are now being applied to reduce the district's debt.

At the Jan. 15 meeting, district engineer Patrick Ervin reported that more than \$4.37 million in FEMA funding was deposited into the district's Sacramento County levee fund for RD 800 in late December, followed by a California Office of Emergency Services (Cal OES) payment of about \$264,000 in early January.

Perla Tzintzun-Garabay, the district's contract accountant, explained that once the FEMA and Cal OES funds are received, the county treasurer automatically notifies Bank of Stockton and calls in outstanding warrants, starting with the oldest debt first. The district does not control how the money is applied; repayment occurs automatically as funds become available.

Additional reimbursements are still pending. Ervin said Cal OES approved a local cost-share waiver for a second FEMA claim, meaning the state will cover the remaining 25 percent – about \$320,000 – that otherwise would have been the district's responsibility. He also reported that the district has submitted a FEMA management cost claim of approximately \$191,000 for administrative and staff time related to the flood response, though FEMA is behind on processing those claims.

The FEMA and Cal OES reimbursements stem from extensive emergency and post-storm repairs following the January 2023 atmospheric river event, which caused multiple levee breaches, widespread erosion and prolonged flooding along the Cosumnes River. RD 800 borrowed about \$6.5 million to fund emergency response and repairs during and after the storm, contributing to the district's current debt load.

In addition to FEMA and Cal OES funding, RD 800 has already received significant reimbursement through the federal Natural Resources Conservation Service. NRCS covered 75 percent of the cost – about \$2.5 million – for two fast-track levee repairs at Fig Road and Lee School House Road.

Cal OES paid the remaining 25% local share for those projects, reducing the amount the district needed to finance for those emergency repairs.

Emergency Repair Completed after Heavy Rains

During the January meeting, Ervin updated the board on an emergency repair to address severe waterside erosion along approximately 200 feet of levee south of the Folsom Canal, on the Sheldon side of the river.

Erosion near a waterside slope weakens the levee's ability to resist flood pressure, increasing the risk of slope failure or internal erosion during high water.

The board met briefly on Jan. 4 to declare an emergency. The trustees approved a not-to-exceed \$180,000 contract with Asta Construction, above the original \$145,000 estimate, to account for potential complications.

The contingency was needed because wet conditions and loaded rock trucks damaged the levee road, so crews had to bring in additional ballast rock to stabilize the road and keep trucks from getting stuck. The work took place between Jan. 5 and Jan. 9.

The emergency declaration expired before the January meeting.

Corps Study Bolsters Funding Case

At the Dec. 18 meeting, Ervin presented an overview of the recently completed Army Corps of Engineers levee review, which he said largely confirmed what the district already knew about its system.

"It's a lot of stuff we already knew," Ervin told the board, citing sandy levees, persistent seepage and erosion issues, and multiple locations that overtop during large flood events. He said the Corps' findings contained "no surprises" but carry significant weight because of the agency's role as the national authority on levee

safety.

The Corps' primary recommendations include developing a flood-specific Emergency Action Plan, providing flood-fight training for staff and landowners, improving levee access and operations, and continuing targeted erosion repairs.

Ervin emphasized that having these deficiencies formally documented by the Corps gives RD 800 stronger leverage when seeking state funding from the Department of Water Resources.

Emergency Action Plan

Discussion of a formal Emergency Action Plan featured prominently at both meetings, reflecting its status as the Corps' top recommendation.

In December, Ervin said the district needs an EAP that clearly defines triggers for actions such as levee patrols, emergency declarations and evacuations, tied largely to river stages at the Michigan Bar gauge and observed conditions. He acknowledged the difficulty of setting those triggers, noting that "meteorology isn't a perfect science," but said the district "really needs one of these" plans.

By January, the board took concrete steps toward implementation, approving work with Wagner & Bonsignore to develop the EAP, with consultant Brenna Howell (of Rancho Murieta) serving as a subconsultant. The not-to-exceed \$30,000 contract will be funded from a state grant and is intended to improve coordination with Sacramento County, Cal OES and local fire agencies during flood events.

Michigan Bar River Gauges

Both meetings also included extensive discussion of flood stage definitions at the Michigan Bar river gauge, a critical monitoring point for RD 800 and partner agencies along the Cosumnes River.

Ervin reported that Sacramento County and the California-Nevada River Forecast Center asked the district to review proposed flood stage thresholds and provide local input. The agencies' initial framework identified minor flooding at 12 feet, moderate flooding at 16 feet and major flooding at 18 feet.

Board members said those thresholds did not match real-world impacts. Based on recent flood history, particularly the

January 2023 event, directors said flooding begins earlier. At about 10 feet, water begins moving toward Green Road and nearby fields. By 12 feet, flooding becomes more widespread, and roads such as Green Road and portions of Dillard Road can be overtopped. The January 2023 flood peaked at roughly 16.5 feet, a level the trustees described as clearly "major," with multiple regional road closures leaving Wilton and Rancho Murieta effectively landlocked.

The board agreed to recommend redefining flood stages as minor at 10 feet, moderate at 12 feet and major at 16 feet, with 18 feet and above considered catastrophic. Ervin said the agencies were receptive to revising the thresholds, which are expected to be incorporated into the district's Emergency Action Plan.

Topographic Survey

Both meetings also included a discussion of the need for a detailed topographic survey of the levee system, particularly along the North Levee.

Ervin explained that while the Corps study relied on LiDAR and limited ground checks, it did not produce a full ground-based survey with regular centerline elevations and cross-sections. A professional topographic survey would provide precise data on low spots and weak sections, supporting future repairs, emergency response and long-term planning.

In January, Ervin said the district is working with NorthStar on a proposal to survey the North Levee. The work would be funded from state grant monies, which he cautioned are beginning to run low.

Niello-Secured Grant

All of the district's recent planning work has been funded through a \$500,000 state grant secured in 2023 with assistance from State Sen. Roger Niello.

District officials said the grant paid for engineering time associated with the Army Corps of Engineers levee study and is now funding development of the Emergency Action Plan, the planned topographic survey of the levee system and other flood-preparedness and planning efforts, allowing RD 800 to advance long-term planning work without drawing on assessment revenues. ★

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Solar Project in East County Faces Uncertain Future

By Gail Bullen

SACRAMENTO, CA (MPG) - Despite Sacramento Municipal Utility District's decision to walk away from a power purchase agreement, the developer of the controversial Coyote Creek Agrivoltaic Ranch says it intends to press ahead, leaving the 200-megawatt solar project facing an uncertain and potentially more complex path forward.

The proposed 1,412-acre solar facility would be located on the Barton Ranch along Scott Road north of Rancho Murieta.

SMUD announced on Jan. 5 that it was canceling the power purchase agreement with D.E. Shaw Renewable Investments, citing project uncertainties, including supply chain constraints, rising prices, tariffs, schedule delays, environmental impacts and pending litigation.

New York-based DESRI said it plans to move forward with the project, stating in an emailed response cited in a Jan. 7 Sacramento Business Journal report that "we are moving forward with the development." DESRI representatives did not respond to requests for comment from Messenger Publishing Group.

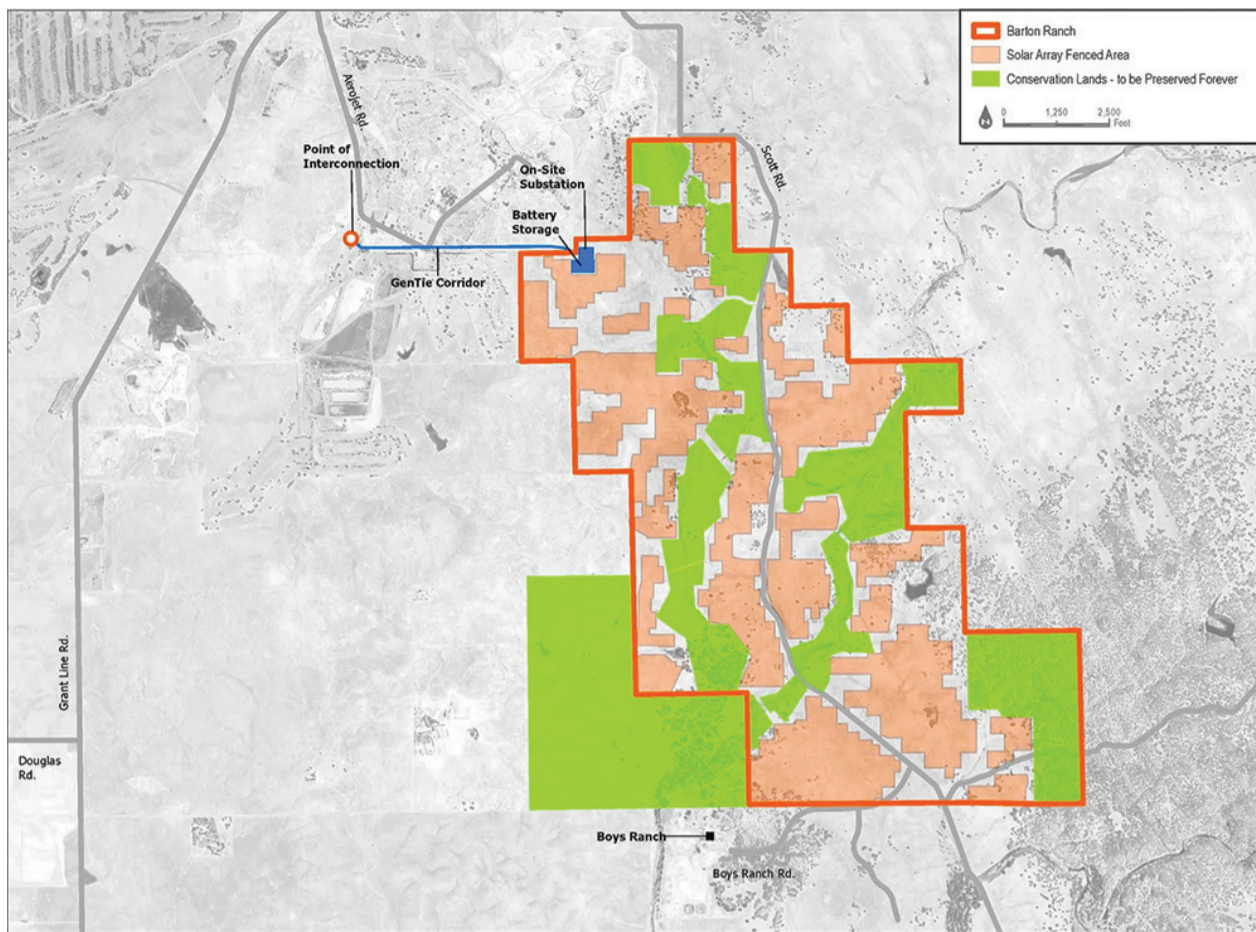
"We commend the Sacramento County Board of Supervisors for their bold leadership in unanimously approving the Coyote Creek Agrivoltaic Rancho last November," Hy Martin, chief development officer of DESRI, told the Business Journal.

Martin was referring to the Nov. 18 decision by the supervisors to approve the project over the objections of environmental groups, off-roaders and tribal representatives. The six-hour hearing drew an overflow crowd, with most of the 130 speakers opposed to the project.

Supporters cited the benefit of keeping the land in agriculture, increased tax revenue and union-wage jobs. They also said that utility-scale solar was necessary to meet SMUD and county climate goals.

Ken Casparis, a county public information officer, said the county was aware that SMUD had canceled its power purchase agreement to serve as an off-taker for solar power generated by Coyote Creek.

"The project applicant may continue to explore additional off-take



A Sacramento County graphic shows the footprint of the Coyote Creek Agrivoltaic Ranch along Scott Road. SMUD backed out of the project on Jan. 5. Courtesy photo

agreements consistent with existing approvals, so the county is still assessing the impact of SMUD's decision," he said in a Jan. 10 email.

SMUD's withdrawal does not automatically eliminate the project's ability to connect to the electrical grid. However, selling power to another buyer or into the wholesale market operated by the California Independent System Operator would likely require new or amended agreements with SMUD to use its transmission or distribution facilities, adding time, cost and complexity.

The project also faces legal challenges. Two lawsuits filed after the county supervisors approved the solar project on Nov. 18 challenge the county's decision under the California Environmental Quality Act, arguing that the environmental review was flawed and failed to adequately address impacts to oak woodlands, streams and sensitive species; and to tribal cultural resources.

Project Background

The applicant for the Coyote Creek solar project was Sacramento Valley Energy Center, a subsidiary of DESRI, a New York-based renewable energy developer and operator that develops, acquires, owns and operates long-term contracted solar and wind projects nationwide.

DESRI has a portfolio of utility-scale solar and

battery storage facilities, including projects serving the Sacramento Municipal Utility District in Sacramento County at the Rancho Seco Solar II facility and the Sloughhouse Agrivoltaic Solar Project.

The project would be constructed on the Barton Ranch, which would remain under the same ownership. Located south of Rancho Murieta, the ranch encompasses about 2,700 acres of grassy and wooded hillsides on both sides of Scott Road.

The proposal called for developing approximately 1,412 acres for a 200-megawatt solar array capable of powering up to 44,000 homes, along with a 100-megawatt battery storage system designed to deliver electricity for up to four hours. All electricity generated under the original plan was to be supplied to SMUD.

Project plans also included seasonal sheep grazing around the solar arrays, strategic landscaping to reduce visual impacts, and the permanent preservation of 1,150 acres adjacent to the solar facility.

The site is also located near California State Parks' Prairie City State Vehicular Recreation Area off White Rock Road. DESRI pledged over \$2.5 million for improvements to the park.

SMUD Cancellation

A power purchase agreement (PPA) is a long-term

contract in which a utility agrees to buy electricity at a set price from a developer that finances, builds, owns and operates a solar facility, providing revenue certainty while supplying renewable power. Lenders and investors rely on PPAs because the guaranteed revenue over 15 to 30 years allows developers to secure construction loans, attract equity investors and obtain lower-cost financing.

Without a PPA, projects typically face higher financing costs and increased exposure to market volatility, and many cannot move forward unless they secure another long-term buyer or rely on wholesale power sales.

At the request of Messenger Publishing Group, SMUD spokesperson Gama Ortiz provided a copy of SMUD's Jan. 5 notice terminating the PPA with Sacramento Valley Energy Center, LLC, an affiliate of DESRI. The notice cited reasons for the decision.

First, the PPA required the project to begin operating by Sept. 30, 2024. The developer claimed force majeure events delayed construction, but SMUD disputed those claims and terminated the contract, citing delays that extended well beyond one year.

Second, the seller informed SMUD that, due to delays, global events and other factors, it could no longer deliver power at the agreed contract prices and sought higher rates for both

the solar and battery components. SMUD responded by declaring an event of default, citing the developer's inability to meet its pricing obligations.

Third, the notice stated that SMUD appreciated the effort to provide affordable, clean, renewable energy, but that "the original project and the original economics of the same no longer exist." The notice added that the seller had represented that the project had stakeholder support, including from the Wilton Rancheria, but noted the tribe had since filed one of multiple lawsuits challenging the project, "so that does not appear to be the case."

SMUD Meeting

Before SMUD canceled the power purchase agreement, its involvement in the project drew strong opposition during public comments at the utility's Dec. 11 board meeting.

Nineteen speakers raised concerns about the irreversible loss of heritage blue oaks, destruction of wildlife habitat and biodiversity, inadequate or implausible mitigation measures, including one-acorn-for-one-old-tree replacement and short monitoring periods. Speakers also cited cultural and tribal impacts, as well as long-term ecological harm.

Several speakers warned that addressing the concerns promptly could help preserve SMUD's standing in the community, while

failing to do so risked long-term reputational damage.

The board took no formal action, but Vice President Dave Tamayo requested a staff briefing on SMUD's contractual and legal options for reconsidering the Coyote Creek project and asked that the options be discussed publicly, if feasible.

Messene Publishing Group asked the SMUD spokesperson whether the briefing or public discussion had occurred after that meeting, but Ortiz did not respond.

Lawsuits

The California Four Wheel Drive Association and two other off-road recreation nonprofits filed the first writ of mandate lawsuit on Dec. 16 against Sacramento County and its Board of Supervisors. The suit names SMUD, Sacramento Valley Energy Center, DESRI and Barton Ranch as real parties in interest: entities that did not make the governmental decision but have a direct legal or financial stake in the outcome.

That lawsuit alleges the county violated the California Environmental Quality Act and the Off-Highway Motor Vehicle Recreation Act by approving the Coyote Creek project based on a flawed environmental impact report.

The plaintiffs argue the report failed to adequately analyze or mitigate impacts to wildlife, oak woodlands, water resources and the nearby Prairie City State Vehicular Recreation Area, and failed to consult with state parks officials. The plaintiffs are asking the court to set aside the approvals and halt construction.

A second lawsuit, filed Dec. 18 by the Environmental Council of Sacramento and the California Native Plant Society against the county and board, named Sacramento Valley Energy Center LLC as the real party in interest. It also alleges CEQA violations, arguing the environmental review inadequately addressed impacts to oak woodlands, rare plants, wildlife, groundwater and Prairie City SVRA, and improperly deferred key mitigation measures.

Wilton Rancheria filed the third lawsuit on Dec. 19, alleging CEQA violations related to impacts on tribal cultural resources. The tribe contends the county approved the project despite acknowledging significant and unavoidable harm to culturally significant lands and unlawfully terminating government-to-government consultation required under Assembly Bill 52. ★



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Kings Korner

By V.G. Harris



For forty years the city of Sacramento has had a love affair with the Sacramento Kings basketball team, and a 12-35 record halfway through the 2025-26 season is not likely to change that. The fans in Sacramento truly know the definition of loyalty, and although there is much to be concerned about, faithfulness seems to be ubiquitous in River City.

A recent 4-game winning streak left me somewhat amazed at the euphoria it created despite nearly the worst record in the NBA this season.

The checker at the supermarket smiled from ear to ear when he saw my Kings jacket and couldn't stop talking about the multiple wins in a row. The same thing occurred in my local bank, and even the person at the Starbucks drive through had an encouraging word for the hometown club.

Yes, the Kings are a part of the fabric that makes up a smorgasbord of people in the capitol city and win or lose these fans are here to stay.

As the Kings have embarked on a 7-game road trip, the losing ways have once again surfaced, and the 139-116 loss to the Detroit Pistons brought back the grim reminder that there is much to be corrected with the current team.

The Kings were led in scoring by none other than Malik Monk with 19 points and a surprising 3 blocks to lead the team in that category as well. Not long ago demoted to the bench inexplicably for 3 games, coach Christie has been awakened by chants from the hometown fans calling for Monk to play, and many are asking the question, why was he on the bench to start with? Well, that is not the only conundrum, as Domantas Sabonis has been asked to come off the bench in lieu of rookie Maxime Raynaud, ostensibly as they continue to monitor his knee that kept him sidelined for 13 consecutive games.

The question most asked is why are the rotations so frenetic, and is there any method to this madness?

There is plenty of talent on this team to go around but finding the right amount of playing time for each player and having a core group on the court that can find

a rhythm has been seemingly absent this entire season.

I believe fans are hungry for some consistency, and quite likely the players are probably there as well.

Without question, anything resembling the playoffs seems to be a pipe dream this season, but when I hear fans talk about the aspect of tanking for the sake of a better draft choice, I draw the line.

If the coaching staff and ownership wants to focus on playing the younger players this year, I'm fine with that, but the idea that moves are intentionally being made to lose games is contrary to anything I believe the city of Sacramento wants to see.

I'm convinced every fan wants to see 100% effort, and it's entirely possible we'll see another winning streak if that's the case.

Not lost in all of this is the question of 2-time all star and rebounding champ Domantas Sabonis. Word out of the Kings camp is that Sabonis is on the trade market, and I have to question the logic in that.

When Sabonis arrived, the Kings had not had a real center since the departure of Demarcus Cousins's, and no one has exemplified the spirit of basketball more than the effervescent Domantas Sabonis. Add to that his production on the court, leading the NBA in both rebounding and double-doubles year over year, and it begs the question, why would you want to trade one of the best centers in basketball.

I have heard the flip side that says, look what we can get for him, but have you looked at the result of trades the Kings have been involved with? Remember just one year ago the Kings sent one of the premier point guards in the NBA to San Antonio so that we could suit up Zach Lavine.

There is a lot to like about Zach Lavine, but losing DeAaron Fox immediately changed the face of the franchise and not in a good way.

So, stay tuned Kings fans because there is still much to root about, and I for one have not lost faith!

All the best! ★

Newsom Wants to Overhaul State Oversight of California Schools



By Dan Walters, CALMatters.org

Gov. Gavin Newsom dropped a brief and vaguely worded section into his State of the State address earlier this month, suggesting an overhaul of how California's vast public education system is managed.

"It's long overdue that we modernize the management of our educational system," Newsom said, "and so in the budget I'll be submitting tomorrow, I'm proposing that we unify the policymaking by the State Board of Education and the Department of Education, allowing the State Superintendent of Public Instruction to align our education policies from early childhood through college."

The budget's passage on this was longer, but still failed to explicitly say what Newsom had in mind.

The proposal cited two reports that bemoaned the multiple, often overlapping and sometimes competitive, state and local entities that govern the schools. One was California's so-called Master Plan for Education, published in 2002, and the other was from Policy Analysis for California Education, or PACE, a multi-university think tank, that had been issued just weeks earlier.

The budget proposed to "move oversight authority of the management of" the state Department of Education and local districts under the California Board of Education.

Thus, without saying so directly, Newsom would strip the elected state superintendent of schools of the state Department of Education, relegating the officeholder to an ombudsman or advisor. Management would be vested in the Board of Education, which is appointed by the governor, and an appointed executive director.

"These changes will strengthen governance of California's education system to provide coherence and meaningful accountability to address the needs of students, parents, teachers, school staff, and administrators," the budget proposal declared.

The current superintendent, former state legislator Tony Thurmond, complained that he was not consulted about what would be a major overhaul of responsibility for a system that serves nearly 6 million students and is the largest single portion of the state budget.

"This governance proposal doesn't establish any structures proven to move the needle on student outcomes," Thurmond, who is running for governor, said, "and instead shifts authority to implement TK-12 education programs away from the official who California voters have elected to lead our state's public schools."

It's apparent that Newsom's administration had been laying the groundwork for the power shift — or power grab — long before the State of the State address. The PACE report issued in December was part of the process. It called for exactly what Newsom proposes.

"California's education governance system is a complex network of agencies and entities designed to serve the most diverse and expansive TK-12 population in the United

States," the PACE report declared. "This system incorporates state, regional, and local levels of authority, each tasked with specific responsibilities and oversight. At its core, the structure seeks to balance statewide education goals with local control and accountability.

"However, its complexity often results in overlapping responsibilities, fragmented authority, and challenges in ensuring streamlined decision-making."

PACE issued a statement backing the change from Michael Kirst, the state's foremost academic authority on education and architect of the school finance overhaul, the Local Control Funding Formula enacted in 2012 under then-Gov. Jerry Brown.

Kirst called it "a new vision and a dramatic overhaul" that would address a 19th century governance structure.

"The lack of fundamental change since then has hindered education progress," he said.

Politics aside, Newsom's proposal would streamline governance that is now opaque and fragmented, and shields the system's many points of authority from accountability. However, by vesting almost total authority in the governor and his or her appointees, it will be more difficult for a governor to escape accountability if educational achievement, which now languishes, doesn't markedly improve.

Dan Walters is one of the most decorated and widely syndicated columnists in California history, authoring a column four times a week that offers his view and analysis of the state's political, economic, social and demographic trends. ★

Social Security Matters

About Claiming Social Security Early and Investing It



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I am a 63-year-old single lady, and I have questions regarding Social Security "early retirement," though I will still be working full time.

I know there is a maximum allowable income limit and, if I exceed that, I will need to return probably 2/3 of my received Social Security benefit. I'm thinking about taking those early SS benefits (about \$1,400 per month) and putting them in my high yield savings or CD where I can gain the interest on it and have it stay "liquid" so I can return what I need to. My current interest rate is 3.65% on the savings, and over 4.25% on CD, with options for 3,6,9 mos. or longer- but I want to be able to access the money to pay Social Security back at the end of the year. Can you advise me on this? **Signed: Still Working but Wondering**

Dear Still Working: I commend you, for investigating your options before claiming early Social Security benefits while still working. FYI, the 2026 annual earnings limit for those collecting early SS benefits is \$24,480 (changes annually). If your 2026 work earnings exceed the annual limit, Social Security will take away \$1 in benefits for every \$2 you are over the limit. The annual earnings limit lasts until

you reach your full retirement age (FRA), and the limit is about 2.5 times higher during the year you attain FRA.

FYI, when you apply for benefits, Social Security will ask if you are working and, if so, how much you make. Using that info, they will evaluate whether you can take benefits now and, if so, how many months they can actually pay your benefits. For example, if your projected 2026 earnings are, say, \$100,000, you would be about \$75,000 over the annual limit which means that half of that (\$37,500) would need to be paid back to SS. Since your monthly SS benefit at your current age would be about \$1,400 per month, Social Security will say that you are temporarily ineligible to collect early benefits because you cannot pay back within one year what you would owe for exceeding the limit. In other words, they won't pay your SS benefits just yet because your earnings are too high and they do not want to overpay benefits which you will only need to return.

For additional perspective, if your expected 2026 earnings are less (say about \$50,000) — that means you would be about \$25,000 over the limit — about half of that (about \$12,500) would need to be paid back to SS. In that event, SSA would tell you they will withhold 9 months of your SS payments in advance and pay your benefits for only 3 months. This because the overpayment, with your current benefit of about \$1,400, could be recovered by withholding your SS payments for 9 months. They do not want to intentionally overpay your SS benefits.

So, despite your best repayment intentions, Social

Security will not favor intentionally overpaying your benefits. Historically, overpayment of benefits due to exceeding the annual earnings limit has been a notoriously difficult issue for the Social Security Administration. So, to get your early SS benefits while you are working full time, you would likely need to lie about your anticipated 2026 earnings on your application for SS benefits, which we strongly discourage. Keep in mind that this all changes when you reach your FRA (67), because the earning limit goes away entirely when you reach FRA (and the limit goes up by about 2.5 times in the year you attain full retirement age). So, depending on your earnings level, you may wish to either wait until your full retirement age, or until you stop working full time, to claim SS.

Now, as for the general idea of taking early benefits and investing them, many have said they wish to do that, and we understand that logic. Our caution is that it requires religious discipline to put the SS money into a higher yield investment vehicle to accomplish the goal of beating the SS increase realized when you wait to claim. Many who try it succumb to the temptation to use the invested funds for emergency needs (and sometimes non-emergency needs). I offer this only as something to be aware of, as some have shared that they failed in their investment objectives with their Social Security money.

This article is intended for information purposes only and does not represent legal or financial guidance. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org. ★



Minnesota Officials Should Call Off The Mob

occupation." This mindset is why the elected leadership in the state has justified and encouraged a low-grade anti-ICE insurgency. It doesn't involve guns or bombs, but other tools of coercion and intimidation meant to make it impossible for the federal government to enforce the nation's immigration laws in the state.

ICE officers are operating among a hostile population, significant elements of which consider them an occupying force and are determined to expel them. This is "Free Palestine" for the anti-ICE crowd.

Apologists for the agitators say, as Ilhan Omar has maintained, that they are only recording ICE officers and holding them accountable. This is nonsense. The activists almost always have cameras, true, but they are obstructing ICE vehicles, yelling at ICE officers and, if the opportunity arises, trying to "de-arrest" people.

The point of all of this is to create an atmosphere of violent intimidation and make every step ICE takes in the city as painful as possible.

If this is the work of "legal observers," as the euphemism has it, the Proud Boys at the Robert E. Lee statue in Charlottesville in 2017 were just "historic preservationists."

Jacob Frey says that the activists are protecting their city and looking out for their neighbors. In no other context, though, would the mayor make this claim.

If, say, the FBI arrests gangbangers in Minneapolis, it's not an assault on the

Twin Cities -- in fact, the opposite. As for neighbors, anyone arrested for any crime is someone's neighbor. Just because the guy stealing hub caps or dealing drugs lives in a neighborhood doesn't mean he gets legal immunity, or his neighbors get to try to prevent law enforcement from going after him.

Often, the "neighbors" that the activists are supposedly protecting, by the way, are other activists who have interfered with ICE and been detained.

In Trump's first term, "the resistance" was an over-the-top term that applied to the fervent opposition to Trump, including massive street protests that were obnoxious, but lawful. In Minnesota today, "the resistance" is a more apt phrase.

That's why the Insurrection Act is in play. It is an antiquated law with a vague trigger, allowing the president to use active-duty military forces and federalized National Guard troops to quell "unlawful obstructions, combinations or assemblages."

If Trump goes there, it would be a big deal. It would be better, first, to try to provide more protection for ICE officers with other law-enforcement assets and, better still, if Minnesota could turn off the anti-ICE insurgency.

Jacob Frey famously told ICE to "get the f*** out of Minneapolis." Now, he should tell the agitators to get the f*** off the streets.

Rich Lowry is editor of the National Review. (c) 2026 by King Features Synd., Inc. ★

POLICE LOGS

During the time period of Jan. 16 to Jan. 25, Galt Police received and responded to a variety of calls, resulting in 18 arrests.

Jan. 16

1:50 a.m., DUI/Adult Arrest, Chevron, Simmerhorn Road.

11:33 a.m., Warrant Served/Adult Arrest, Sixth Street.

1:56 p.m., DUI/Adult Arrest, Aisle 1 Gas Station on Twin Cities Road.

9:48 p.m., Drunk and Disorderly Person/Adult Arrest, Papas & Wings on C Street.

Jan. 17

8:51 a.m., Domestic Violence/Adult Arrest, Lake Park Circle.

9 a.m., Theft reported, Bernier Circle: Neighbor allegedly cut tree without permission.

10:32 a.m., Fraud reported, Stargell Way.

9:15 p.m., Warrant Served/Adult Arrest, Hamstead Drive/Dickens Drive.

Jan. 18

10:51 a.m., Domestic Violence/Adult Arrest, Crow Creek Circle.

Jan. 19

7:52 a.m., Burglary-Auto Reported, Herc Rentals on Enterprise Court: Attempted break-in to trailer.

9:42 a.m., Hit and Run/Non-Injury, The Galt Place on D Street.

7:37 p.m., Warrant Served/Adult Arrest, Quik Stop, Fourth Street.

Jan. 20

8:57 a.m., Identity Theft reported, Lupine Court.

3:45 Theft reported, Sunset Drive: Rear license plate stolen off vehicle.

Jan. 21

2:34 p.m., Burglary reported, Koralla Way: Reporting party arrived to residence and residence was open. Small hole has

been cut into the ceiling and items taken.

7:19 p.m., Vandalism reported, Trailridge Apartments on North Lincoln Way. Male adult, wearing orange, white and black hockey jersey and ripped blue jeans, allegedly broke reporting party's window and walked away.

Jan. 22

8:25 a.m., Vandalism reported, Harvey Park on C Street: Windows broken out of restroom.

12:39 p.m., Theft reported, Vintage Antiques & Uniques on C Street: Jacket taken.

2:42 p.m., Violation of Probation/Adult Arrest, Meladee Lane.

Jan. 23

10:46 a.m., Warrant Served/Adult Arrest, Wilder Way/Wise Way.

12:12 p.m., Warrant Served/Adult Arrest, Civic Drive/Caroline Avenue.

11:39 p.m., Domestic Violence-In-Progress/Adult Arrest, Turnace Court.

Jan. 24

3:35 a.m., Warrant Served/Adult Arrest, Twin Cities Road/Cherokee Lane.

10:55 a.m., Fraud reported, Meladee Lane.

11:46 p.m., Pursuit/Adult Arrest, Twin Cities Road/Fermoy Way.

Jan. 25

7:24 a.m., DUI/Adult Arrest, Glendale Avenue/Fairway Drive.

8:03 a.m., Vandalism reported, Galt Community Park on Walnut Avenue: Unknown carved into the grass.

2:30 p.m., Theft reported, Blackwell Way: Two Amazon packages stolen.

2:39 p.m., Threats/Adult Arrest, Breakers Drive.

7:13 p.m., Domestic Violence-In-Progress/Adult Arrest, Rio Mesa Court. ★

Matsui Wins Majority of Democratic Party Delegate Vote

Office of Rep. Doris Matsui News Release

SACRAMENTO, CA (MPG) - U.S. Rep. Doris Matsui earned a commanding majority (57%) of votes in the California Democratic Party's pre-endorsement process, demonstrating strong grassroots support and significantly outpacing her nearest opponent's 34%. The final endorsement decision will be made at the California Democratic Party convention next month.

"This overwhelming result demonstrates how Congresswoman Matsui's proven track record of delivering results and her unwavering commitment to standing up against Donald Trump's dangerous attacks on health care and immigrants are resonating

throughout our region," said Will Antinetti, campaign manager for Matsui for Congress.

"Her broad coalition of support, from progressive party delegates to community leaders and local small businesses, clearly shows she's the right person to continue championing our values and priorities in Congress."

Doris Matsui represents California Congressional District 7, which encompasses the heart of the Sacramento region. As a result of Proposition 50, the boundaries of the 7th Congressional District will change, retaining areas such as downtown Sacramento, Elk Grove, Galt and Rancho Murietta, while incorporating areas in and around Lodi, El Dorado Hills and



The boundaries of U.S. Rep. Doris Matsui's District 7 will change following the passage of Proposition 50. Photo courtesy of Office of Rep. Doris Matsui.

Placerville. visit MatsuiForCongress.com. For more information, com. ★

Council Approves Salary Increase, New Software

Continued from page 1

by a 4-1 vote.

Councilman Paul Sandhu voted in opposition, saying he wasn't in disagreement with his fellow City Council members about the increase but had reasons to oppose it.

Sandhu noted previous councils since 1984 had the opportunity to increase "their own" compensation but never put such a move on an agenda.

He said councils are seated to serve the public, not make a living, and that his "conscience, personal principle and moral responsibility does not allow me to increase my own compensation."

"I know compensation is very low," Sandhu said. "We are not here to make money."

His final reason was that "This money is public funds."

Council also approved a resolution "authorizing the City Manager to enter into a three-year Microsoft Enterprise Agreement with CDWG for Office 365 and related services under the Riverside County

Cooperative Purchasing Agreement.

According to the staff report, the city has been using an outdated version of Microsoft Office on its desktop computers that is no longer supported.

The new contract includes licenses for Microsoft Word, Excel, PowerPoint and Outlook as well as many other applications bundled together as a package known as a "Government Community Cloud G3." All will be licensed with the latest versions and supported with regular security updates.

Cost of the contract is tabbed at \$69,609.50 for the next three years. There is also a cost of \$307.89 per user per year as Galt "adds more staff beyond the initial licensing purchase."

During public comment on the contract, Galt resident Harry Wensel noted the contract requires the city to purchase a minimum of 250 licenses for "Enterprise Products or Enterprise Online Services" as well as an equal number of "Qualified Users or Qualified Devices."

Wentzel asked if that number was

needed in order to get the contract price.

Galt IT Director Rodney Mort said language exists at the end of the contract that enables the city to "get in under the 250" so the actual number of licenses being purchased is 220, amounting to the number of applications the city uses.

"Basically how many email users we have," Mort added.

The contract also includes 10 additional licenses for "office desktop employees only PC stations." These include stations worked by individuals such as cashiers at the aquatics center who don't need email addresses.

Mort also confirmed the city is getting bulk pricing, terms and conditions by using the Riverside agreement that other cities using it are receiving. The contract renews annually for three years and provides software support as needed.

"We won't have to pay for updates," Mort added.

Council unanimously approved the contract. ★

ABOUT TOWN

Continuing through Sunday, Jan. 25

Stockton Restaurant Week - Explore over 30 restaurants across the city. Discover exciting, hand-picked dishes, popular favorites, and new creations, all at a special fixed price. Curated menus, signature dishes and tasty drinks await: Explore the list at visitstockton.org as menus are updated daily.

Saturday, Jan. 24

Guided Sandhill Crane Tour - 3:45 p.m. at the Cosumnes River Preserve. Join experienced docents and members of the "Save our Sandhills" advocacy group on a 90-minute guided tour of the Sandhill Cranes. Registration and more information at Cosumnes.org. 13501 Franklin Blvd.

Astronomy in the Park - 5:15 p.m. to 9:15 p.m. at Shumway Oak Grove Regional Park. Bring a blanket and chairs; Stockton Astronomical Society will bring telescopes. Weather permitting; free event; \$6 parking fee. *Interstate 5 and Eight Mile Road, Stockton.*

Thursday, Jan. 29

Senior Wetlands Tour, Galt Winter Bird Festival - 10 a.m. at the Cosumnes River Preserve. Enjoy a gentle, senior-friendly walk through the wetlands. This guided experience includes an approximately half-mile walk to the

boardwalk, where participants will explore the wetlands on foot with knowledgeable naturalist guides. Bus transportation to and from the Preserve will be provided. Use the link to register at cityofgalt.org. 600 Chabolla Ave.

Friday, Jan. 30

Coffee & Community - 11 a.m. to noon at the Coffee Shop Bakery. Join the Galt Chamber for a meaningful morning with a special guest speaker, Sen. Roger Niello. This is a great opportunity for our community and Chamber members to come together, enjoy a cup of coffee, and hear updates and insights that matter to our local businesses and residents. Information at 209-429-1341. 239 Fourth St.

Saturday, Jan. 31

St. Joseph's Fun Run/Walk for Wellness - 8:40 a.m. to 10:15 a.m. at the University Park Campus, near Dignity Health Medical Group Stockton. This Fun Run/Walk is a family-friendly community event. All proceeds stay local to benefit St. Joseph's Cancer Institute. Registration and more information at supportst-josephshospital.org. 782 E. Harding Way, Stockton.

City of Stockton Animal Shelter Surf and Turf Dinner - 5 p.m. to 10 p.m. at the Stockton Elks Lodge. This event raises funds in partnership with Hard Luck Animal

Welfare Advocates, bringing together animal lovers, supporters and local businesses for one powerful purpose: to give every animal in need a chance at a healthy life and the family it deserves. Tickets and more information at visitstockton.org. 8900 Thornton Road, Stockton.

20th Annual Jerry Burns Crab Feed - 5:30 p.m. to 11 p.m. in Chardonnay Hall at the Grape Festival Grounds. Your generous support goes to benefit youth sports in Lodi. Tickets available at lodibobs.net. 413 E. Lockeford St., Lodi.

Monday, Feb. 2

Elk Grove Community Concert Band Valentine's Concert - 7 p.m. to 8 p.m. in the Joseph Kerr Middle School Multi-Purpose Room. The program theme is "Hot Spanish Nights." Christopher J. Tootle leads the band, which includes professional, semi-professional and amateur adult musicians, and talented Elk Grove Unified School District school musicians. The concert is free; donations are encouraged. Learn more at elkgrove-communityband.org. 8865 Elk Grove Blvd.

Thursday, Feb. 5

Artists' and Authors' Education Expo - 5:30 p.m. to 7:30 p.m. at Galt Adventist School. Enjoy a student art exhibit and writing presentations along with a silent auction and

hors d'oeuvres.

A portion of the proceeds will benefit the Galt Sunshine Food Pantry, with remaining funds supporting learning opportunities, classroom equipment and educational resources. 619 Myrtle Ave.

Friday, Feb. 6

Cosumnes Uncorked - 4 p.m. to 8:30 p.m. at the Cosumnes River Preserve. Enjoy delicious wines while supporting vital efforts to protect bird habitats along the Pacific Flyway. All proceeds go to the Friends of the Cosumnes River Preserve to help conserve and restore critical wetlands for our feathered friends. Tickets available at Eventbrite.com. 23319 N. Staten Island Road.

Saturday, Feb. 7

19th Annual Galt Winter Bird Festival - 9 a.m. to 3 p.m., McCaffery Middle School. Choose from a variety of tours and activities both live and online across our area. More information and registration for specific events at cityofgalt.org. 997 Park Terrace Drive.

Ongoing Events

Galt Café & Cars - every second Saturday from 8 a.m. to noon at Café Latte. Open to cars, trucks, bicycles, motorcycles and anything else with wheels. Next event is Saturday, Feb. 14. 1000 C St.

Twin Cities Cruisers

Cars and Coffee - last Sunday of every month, 8 a.m. to 11 a.m. at "Life's Grind" coffee house located in the Raley's shopping center. All makes and models are welcome. This is a family-oriented event - no burnouts, no loud music, no drinking alcohol. 10420 Twin Cities Road.

Wilton Bingo - First Saturday each month. The next bingo will be on Saturday, Feb. 7 in the Wilton Community Center. Doors open at 5 p.m. with food available for sale and bingo starts at 6 p.m. All proceeds go to two nonprofits: the local Park Council and the Wilton History Group. 9717 Colony Road at Dillard Road, Wilton.

Veterans Meetings

American Legion Post 55, Veterans and Auxiliary Units - fourth Wednesday each month. Dinner 6 p.m., meeting 7 p.m. Veterans Hall, 8230 Civic Center Drive, Elk Grove. Breakfast: second Saturday, 8-10 a.m., 8830 Sharkey Ave., Elk Grove.

American Legion Post 233 and Auxiliary Unit 233 - fourth Thursdays each month at 7 p.m. at the Elks Lodge, 9240 Survey Road, Elk Grove. Dinner at 6 p.m.

Post 233 Family Breakfast - first Saturday each month at 9 a.m., Mimi's Café, corner of Laguna Boulevard and West Stockton Boulevard,

Elk Grove. For more information, call Henry at 916-205-9296 C or Sue at 916-683-6128 H.

Sons of the American Legion, Squadron 233 - first Monday each month at 5:45 p.m. at the Veterans Hall, 8230 Civic Center Drive, Elk Grove.

Marine Corps League Detachment #1238 - first Thursday each month. Dinner 6 p.m., meeting 7 p.m., District56 Veterans Hall, 8230 Civic Center Drive, Elk Grove.

VFW Post 2073 - second Thursday. Dinner 6 p.m., meeting 7 p.m., District56 Veterans Hall, 8230 Civic Center Drive, Elk Grove. For more information, call 916-684-3849.

Library Events

Sacramento County Libraries have the following upcoming events at (G) Galt Marian O. Lawrence Library, 1000 Caroline Ave. and (WG) Walnut Grove, 14177 Market St.

Friday, Jan. 23: English conversation group, 3 p.m. to 4 p.m. (G)

Tuesday, Jan. 27: Family story time, 4 p.m. to 5 p.m. (WG)

Wednesday, Jan. 28: English conversation group, 3 p.m. to 4 p.m. (G)

Friday, Jan. 30: Family story time, 10 a.m. to 10:30 a.m. (G) English conversation group, 3 p.m. to 4 p.m. (G)

Call 916-264-2920 or 800-561-4636 for more information on any of these events. ★

Legal Advertising
916-483-0946

LEGAL ADVERTISING

The Galt Herald Adjudicated For and By the County of Sacramento, Case No. 93246 - October 14, 1910

2508 Garfield Ave. • Ste. A
Carmichael, CA 95608

FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2026-00193
TAI Healthcare, 2411 8th Avenue, Sacramento, CA 95818 is doing business under the Fictitious Business Name(s) "Ten Acres Infusion" 9412 Big Horn Boulevard Suite 5, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County January 7, 2026

Publish: Jan 16, 23, 30, Feb 6, 2026
TEN 2-6-26

ORDER TO SHOW FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#25CV030472

Tamiko Hendrix Abbott has filed a petition with this court for a decree changing the name(s) of Tamiko Hendrix Abbott to Tamiko May Hendrix.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 18, 2026, at 1:30 p.m. in Department 25, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

Dated: December 17, 2025
Julie G. Yap, Judge of the Superior Court
Publish: January 9, 16, 23, 30, 2026
ABBOTT 1-30-26

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF RAYNETTE ROSE STEELE
CASE NO. 25PR004248

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Raynette Rose Steele.

A Petition for Probate has been filed by Constance Jean Spence, in the Superior Court of California, County of Sacramento, requesting Constance Jean Spence be appointed as personal representative(s) to administer the estate of the decedent.

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

A hearing on the petition will be held in this court as follows February 4, 2026, 1:30 p.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the

hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Petitioner is: Constance Jean Spence, 347 Crescent Drive, Galt, CA 95632; 908-892-5783

Publish: January 16, 23, 30, 2026
STEELE 1-30-26

TRUSTEE SALE

NOTICE OF TRUSTEE'S SALE
T.S. No. 25-30665-BA-CA Title No. 250520776-CA-VOI APN. 150-0042-069-0000

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 06/14/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check(s) drawn on a state or national bank must be made payable to National Default Servicing Corporation, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided

in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: Agustín Granados and Elodia Granados, husband and wife as joint tenants Duly Appointed Trustee: National Default Servicing Corporation Recorded 06/20/2006 as Instrument No. Book 20060620 Page 1737 (or Book, Page) of the Official Records of Sacramento County, California. Date of Sale: 02/19/2026 at 1:30 PM Place of Sale: At the main entrance to the County Courthouse, 720 9th Street, Sacramento, CA 95814 Estimated amount of unpaid balance and other charges: \$444,748.36 Street Address or other common designation of real property: 13480 Steiner Rd, Galt, CA 95632-8503 A.P.N.: 150-0042-069-0000 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one

or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-758-8052 using this internet website www.ndscorp.com/sales, using the file number assigned to this case 25-30665-BA-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT*: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are a "representative of all eligible tenant buyers" you may be able to purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 888-264-4010, or visit this internet website www.ndscorp.com, using the file number assigned to this case 25-30665-BA-CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as a "representative of all eligible tenant buyers" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. *Pursuant to Section 2924m of the California Civil Code, the potential rights described herein shall apply only to public auctions taking place on or after January 1, 2021, through December 31, 2025, unless later extended. Date: 01/02/2026 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1455 Frazee Road, Suite 820 San Diego, CA 92108 Toll Free Phone: 888-264-4010 Sales Line 800-758-8052; Sales Website: www.ndscorp.com Deandre Garland, Trustee Sales Representative A-4862359
01/16/2026, 01/23/2026, 01/30/2026
GALTHERALD 1-30-26

NOTICE OF TRUSTEE'S SALE File No.:25-307940 A.P.N.:148-0270-049-0000 Property Address.: 1007 TUDOR ST, GALT, CA 95632. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED FEBRUARY 22, 2021. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE

PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. The property described heretofore is being sold "as is". The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth why The Beneficiary's bid at said sale may include all or part of said amount. The amount may be greater on the day of sale. Trustor(s): LAZARO DIOSDADO LANDIN AND ELIA ALEJANDRA DIOSDADO AKA ELISA LUNA RODRIGUEZ, A MARRIES COUPLE Duly Appointed Trustee: Robertson, Anschutz, Schneid and Crane LLP DEED OF TRUST Recorded on February 26, 2021 at Instrument No 202102260672 of Official Records in the office of the Recorder of SACRAMENTO County, California Sale Date: 2/17/2026 Sale Time: 9:00 AM Sale Location: East Main Entrance at Gordon D. Schaber Sacramento County Courthouse, 720 9th Street, Sacramento, CA 95814. Amount of unpaid balance and other charges: \$204,600.28 (Estimated) Street Address or other common designation of real property: 1007 TUDOR ST GALT, CA 95632. See Legal Description - Exhibit "A" attached here to and made a part hereto. LEGAL DESCRIPTION - EXHIBIT A THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF CALIFORNIA, COUNTY OF SACRAMENTO, CITY OF GALT AND IS DESCRIBED AS FOLLOWS: LOT 111, AS SHOWN ON THE "PLAT OF MEADOWVIEW SUBDIVISION UNIT NO. 3", RECORDED IN BOOK 97 OF MAPS, MAP NO. 19, RECORDS OF SAID COUNTY. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary

within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. NOTICE TO POTENTIAL BIDDER(S): If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER(S): The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800-280-2832) or visit the website <http://www.auction.com>, using the file number assigned to this case 25-307940. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANTS): Effective January 1, 2021, you may have a right to purchase this property after the trustee auction pursuant to California Civil Code Section 2924m. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48-hours after the date of the trustee sale, you can call (800-280-2832) or visit the website <http://www.auction.com>, using the file number assigned to this case 25-307940 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15-days after the trustee's sale, Third,

ORDINANCE NO. 2025-13

AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF GALT, CALIFORNIA AMENDING SECTION 2.12.020 OF THE GALT MUNICIPAL CODE RELATING TO CITY COUNCIL SALARIES AND BENEFITS

WHEREAS, the City of Galt, California ("City") is a municipal corporation organized under the constitution and laws of the State of California; and

WHEREAS, the City wishes to amend the City of Galt Municipal Code Title 2, chapter 2.12, section 2.12.020 to amend the monthly salary of the Council.

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF GALT, CALIFORNIA does ordain as follows:

SECTION 1. Incorporation of Findings and Recitals.

The City Council hereby finds that all of the foregoing recitals and the staff report presented herewith are true and correct and are hereby incorporated and adopted as findings, including the State Legislature's findings in support of SB 329, as if fully set forth herein.

SECTION 2. CEQA.

Under the California Environmental Quality Act ("CEQA"), the Project is exempt from additional environmental review pursuant to Section 15061(b)(3) (Common Sense Exemption) of the State CEQA Guidelines (Chapter 3 of Division 6 of Title 14 of the California Code of Regulations). The activity is covered by the Common Sense Exemption that CEQA applies only to projects which have the potential for causing a significant effect on the environment. There is no possibility that the proposed change to the City's insurance requirements for special events may have a significant effect to the environment, therefore the activity is not subject to CEQA.

SECTION 3. Section 9.38.120 Amended.

Section 2.12.020 of the City of Galt Municipal Code is amended to read as follows:

2.12.020 City Council Salaries and Benefits.

A. Each member of the City Council shall receive a salary equivalent to five percent (5%) below the maximum salary listed in Government Code section 36516(a)(2)(A), as of the date of the adoption of this Ordinance.

B. City Council members shall be eligible for health and welfare benefits, as such term is defined in Section 53200 of the California Government Code, during their term of office, subject to (1) the terms of any plan of health and welfare benefits adopted by the City, (2) state laws imposing limits on health and welfare benefits for elected officials, and (3) any further rules and regulations adopted by City Council resolution.

SECTION 4. Severability.

Each of the provisions of this Ordinance is severable from all other provisions. If any article, section, subsection, paragraph, sentence, clause or phrase of this Ordinance is for any reason held by a court of competent jurisdiction to be invalid, such decision shall not affect the validity of the remaining portions of this Ordinance.

SECTION 5. Effective Date of Ordinance.

This ordinance shall take effect thirty (30) days after its final adoption as provided by Government Code Section 36937. Within 15 days after its final passage, the City Clerk shall cause this ordinance to be published in a newspaper of general circulation published and circulated in the City of Galt in accordance with Section 36933(c)(1) of the California Government Code.

SECTION 6. Effective Date of Salary Adjustments.

Pursuant to Government Code section 36516.5, the salary adjustment contemplated in section 2.12.020 A. of Section 3 of this Ordinance shall not apply to a council member during the council member's term of office, but this prohibition shall not prevent the adjustment of the compensation of all members of the council whenever one or more members of the city council becomes eligible for a salary increase by virtue of the council member beginning a new term of office.

The foregoing ordinance was introduced and the title thereof read at the regular meeting of the City Council the 16th day of December 2025, and by 4-1 vote of the City Council members present, further reading was waived.

On a motion by Council Member Farmer, seconded by Council Member Pratton, the foregoing ordinance was duly passed and adopted by the City Council of the City of Galt at a regular meeting thereof, this 20th day of January 2026, by the following vote, to wit:

AYES: Council Member: Reed, Pratton, Farmer, Rodriguez
NOES: Council Member: Sandhu
ABSTAIN: Council Member:
ABSENT: Council Member:

/s/ Bonnie Rodriguez
MAYOR, City of Galt

ATTEST:
Tina Hubert
City Clerk, City of Galt

The Galt Herald 1-30-2026

NOTICE OF PUBLIC HEARING

NOTICE OF PUBLIC HEARING TO CONSIDER, PURSUANT TO A CALIFORNIA ENVIRONMENTAL QUALITY ACT GUIDELINES SECTION 15183 FINDING REGARDING THE CERTIFIED CITY OF GALT GENERAL PLAN 2030 ENVIRONMENTAL IMPACT REPORT, A TENTATIVE PARCEL MAP, A CONDITIONAL USE PERMIT FOR FIVE RESTAURANTS, FAST FOOD, WITH DRIVE-THROUGH, A CONDITIONAL USE PERMIT FOR THREE FREESTANDING SIGNS FREEWAY-ORIENTED, A CONDITIONAL USE PERMIT FOR ONE CONVENIENCE MARKET, A MINOR USE PERMIT FOR ONE CAR WASH, A MASTER SITE PLAN, A MASTER SIGN PLAN AND DESIGN GUIDELINES IN THE HIGHWAY COMMERCIAL ZONING DISTRICT

Notice is hereby given that the Galt Planning Commission will hold a Public Hearing on the date and time indicated below, or as soon thereafter that the matter can be heard, to receive and consider all evidence, testimony, and reports relative to the application described herein. The Planning Commission will act on the design review application for the project.

PROJECT TITLE: Galt Ranch Commercial Development

PROJECT LOCATION: The Project site is located along North Bound State Route Highway 99, bound by Simmerhorn Road to the north, A Street to the south, and the future Crystal Way extension to the east (APNs 150-0133-003, 150-0361-002, 150-0082-023, and -018). The future north/south segment of Crystal Way between Simmerhorn Road and Boessow and the Elliott Ranch Subdivision are to the east of the Project.

PROJECT DESCRIPTION: The proposed Project includes twenty-four parcels with 189,070 square feet of brand-new commercial development situated on 45 ± acres. The proposed Project is a phased development. Architectural guidelines, a sign program, and various use permits for proposed uses as well as uses permitted by right are proposed.

OWNER/APPLICANT: Jas Baines
Galt Ranch, LLC.
5098 Foothills Blvd #3-338
Roseville, CA 95747

PLANNING COMMISSION PUBLIC HEARING

Date and Time: The Planning Commission for the City of Galt will hold a public hearing on Thursday, February 12, 2026, at 6:00 P.M., or as soon thereafter that the matter can be heard. The meeting will be in person at the Galt City Council Chambers at City Hall, 380 Civic Drive, Galt.

The agenda packet will be published on February 5, 2026, and will be available for review on the City's website and in person at the Galt City Planning Department, 495 Industrial Drive, Galt, CA 95632. Please contact Kristyn Bitz, Principal Planner at 209-366-7230 or kbitz@cityofgalt.org with questions.

NOTICE REGARDING CHALLENGES TO DECISIONS

Pursuant to all applicable laws and regulations, including without limitation, California Government Sections 65009, 66020, and/or California Public Resources Code Section 21177, if you wish to challenge in court any of the above decisions (regarding planning, zoning and/or environmental decisions), you may be limited to raising only those issues you or someone else raised at the public hearing(s) described in this notice/agenda, or in written correspondence delivered to the city at, or prior to, this public hearing.

Dated January 30, 2026

/s/ Kristyn Bitz
Kristyn Bitz, Principal Planner

/s/ Tina Hubert
Tina Hubert, City Clerk

The Galt Herald 1-30-2026

Board Hears Concerns Over District Email, Reviews Enrollment Trends

By Idaly Valencia

GALT, CA (MPG) - The Galt Joint Union Elementary School District Board of Trustees met Jan. 21 at City Hall, where discussions focused on labor negotiations, enrollment trends, district planning and a series of policy updates, alongside reports on student programs and district operations.

Lake Canyon Elementary student leadership first presented to the board with recent school highlights, followed by a performance from the kindergarten choir.

The board then moved into public comment, where several speakers criticized a recent districtwide email related to labor negotiations, calling the approach inappropriate during active bargaining.

“This approach does not foster transparency or partnership and instead escalates tension in a critical time,” one speaker said.

Arianne Aguilera, a music teacher at McCaffrey Middle School, spoke to the same sentiment.

“We shouldn’t be having an adversarial relationship with each other when our goal for all of us is to do our best for our students,” she said. “Creating tension between the district and the teaching staff



Galt Joint Union Elementary School District

makes for this to be a less desirable workplace for teachers...”

Educators and community members urged the district to negotiate in good faith and pressed the board to provide a cost-of-living adjustment for teachers, pointing to rising responsibilities, improved student outcomes and district reserve levels.

Superintendent Lois Yount reported that, based on a recent budget workshop reviewing the governor’s proposal, the average reserve level for school districts across the state ranges from 15% to 20%, while Galt’s reserve stands at 13%.

She noted that reserves have been gradually declining but emphasized that the district maintains a board policy to keep reserves above 9%, adding that it would not be fiscally responsible to allow them

to fall below that level. Yount said the email’s key message encouraged a more conservative approach to reserves in anticipation of the new gubernatorial administration in the next few years. A full report on the district’s reserve levels will be available in February.

Following next, staff presented a mid-year review of the district’s Local Control Accountability Plan (LCAP), outlining progress toward goals focused on academic rigor, inclusive practices and whole-child development through social and emotional learning.

Trustees also received updated enrollment projections from SchoolWorks, Inc., which showed the district continuing to experience modest growth at a time when many California districts are seeing declining enrollment. Staff noted existing school sites currently have capacity to absorb projected growth, though future planning may require adjustments to classroom and specialist space.

Additional reports included the Williams Uniform Complaint Process, which had no complaints to report for the quarter, and an announcement that registration for the 2026-27 school year will open Jan. 26, followed by the school choice window in February.

In routine business, trustees approved the consent calendar, which included minutes, payment of warrants, personnel actions and a donation to Lake Canyon Elementary. The board also approved a revised memorandum of understanding with the Galt Joint Union High School District governing transportation services. The updated agreement clarifies shared responsibilities, establishes a joint transportation committee and formalizes a cost-sharing structure based on mileage.

Trustees approved the 2024-25 School Accountability Report Cards for all district schools and conducted a first reading of 15 board policies and bylaws.

The proposed updates, largely based on recommendations from the California School Boards Association, addressed topics including parent rights, interdistrict attendance, social media use, facilities planning, nondiscrimination, safety procedures and closed-session protocols. Several policies reflected recent changes in state law, while others clarified existing practices.

The meeting concluded with discussion of pending agenda items, including a future wellness workshop for parents. The board adjourned with its next regular meeting scheduled for Feb. 18. ★

MEETING MINDERS

Monday, Feb. 2

Lodi Parkinson’s Support Group, 10 a.m., GracePoint Church, 801 Lower Sacramento Road (enter off Tokay Street), Lodi; 209-269-1080 or 209-329-1185.

Galt Youth Commission, 6:30 p.m., Council Chambers, 380 Civic Drive.

Tuesday, Feb. 3

Galt City Council, 6 p.m., Council Chambers, 380 Civic Drive.

Wednesday, Feb. 4

Cosumnes CSD, 5 p.m., Elk Grove CSD boardroom, 8820 Elk Grove Blvd., Elk Grove.

Herald Community Club, 6:30 p.m., Hendrickson Hall, 12746 Ivie Road, Herald, 209-810-8390.

Sacramento LAFCo, 5:30 p.m., County Administration Center boardroom, 700 H St., Sacramento.

Friday, Feb. 6

Galt Sunrise Rotary, 7 a.m., Comfort Inn & Suites, 10380 Twin Cities Road, 209-745-6617.

Sunday, Feb. 8

Galt 4-H Club meeting, 3 p.m., at either Barbara Payne Community Garden or Grange Hall (depending on weather); see Facebook page GALT 4-H or email galt4h@gmail.com.

Thursday, Feb. 12

Lockeford Community Services District Board of Directors meets at 9 a.m. the second Thursday of each month at the Old

School House, 19456 N. Jack Tone Road.

Friday, Feb. 13

Galt Sunrise Rotary, 7 a.m., Comfort Inn & Suites, 10380 Twin Cities Road, 209-745-6617.

Saturday, Feb. 14

Kiwanis Club of Galt meets at 8:30 a.m. on the second Saturday of each month at the Comfort Inn, 10380 Twin Cities Road. For more information, visit k13878.site.kiwanis.org/contact.

Tuesday, Feb. 17

Galt City Council, 6 p.m., Council Chambers, 380 Civic Drive.

Wednesday, Feb. 18

Cosumnes CSD, 5 p.m., Elk Grove CSD

boardroom, 8820 Elk Grove Blvd., Elk Grove.

Galt Elementary School Board, 7 p.m., City Hall, 380 Civic Drive, 209-745-4545.

Thursday, Feb. 19

Galt Beautification Committee, 10 a.m., Community Development Dept., 495 Industrial Drive, 209-366-7130.

Galt High School Board, 6 p.m., Council Chambers, 380 Civic Drive.

Herald Fire Protection District, 6 p.m., Station 87, 12746 Ivie Road, 209-748-2322.

Friday, Feb. 20

Galt Sunrise Rotary, 7 a.m., Comfort Inn & Suites, 10380 Twin Cities Road, 209-745-6617. ★

Legal Advertising
916-483-0946

LEGAL ADVERTISING

The Galt Herald Adjudicated For and By the County of Sacramento, Case No. 93246 - October 14, 1910

2508 Garfield Ave. • Ste. A
Carmichael, CA 95608

TRUSTEE SALE

you must submit a bid so that the trustee receives it no more than 45-days after the trustee’s sale. If you think you may qualify as an “eligible tenant buyer” or “eligible bidder”, you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. Robertson, Anschutz, Schneid and Crane, LLP Date: 1/9/2026 By: Marisol Nagata, Esq. Authorized Signatory 13010 Morris Road, Suite 450 Alpharetta, GA 30004 Phone: 858-997-1304 SALE INFORMATION CAN BE OBTAINED ONLINE AT HTTP://WWW.AUCTION.COM FOR AUTOMATED SALES INFORMATION, PLEASE CALL (800-280-2832) The above-named trustee may be acting as a debt collector attempting to collect a debt. Any information obtained may be used for that purpose. CA DPFI Debt

Collection License # 11461-99; NMLS ID 2591653. To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien. A-4861545 01/23/2026, 01/30/2026, 02/06/2026 GALT HERALD 2-6-26

TS No. 2512041052 Notice Of Default And Foreclosure Sale U.S. Department Of Housing And Urban Development Recorded in accordance with 12 USCA 3764 (c) APN 150-0410-032-0000 Property Address: 551 Bernier Cir Galt, CA 95632 Title Order No.: 95532837 Whereas, on 7/6/2005, a certain Deed of Trust was executed by Sonja

J. Klabunde, a widow as trustee in favor of Financial Freedom Senior Funding Corporation, a Subsidiary of Indymac Bank, F.S.B. as beneficiary, and Diamond Country Escrow, CA as trustee, and was recorded on 7/20/2005, as Book 20050720, Page 0684, in the Office of the County Recorder of Sacramento County, California; and Whereas, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and Whereas, the beneficial interest in the Deed of Trust is now owned by the Secretary, pursuant to an Assignment of Deed of Trust dated 9/22/2017, recorded on 10/6/2017, as instrument number 201710061265, in the Office of the County Recorder, Sacramento County, California; and Whereas, a default has been made in the covenants

and conditions of the Deed of Trust in that the payment due on 11/29/2025, was not made and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and Whereas, the entire amount delinquent as of 3/3/2026 is \$468,846.16; and Whereas, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable; Now Therefore, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary’s designation of Total Lender Solutions, Inc. as Foreclosure Commissioner, recorded on 9/12/2018 as instrument number 201809121475, notice is hereby given that on 3/3/2026 at 1:30 PM local time, all real and personal property at or used in connection with the following described property will be sold at public auction to the highest bidder: Legal Description: Lot 31, As Shown On The Map Of “Plat Of Mitchell Estates” Filed January 10, 1992, In Book Of Maps 220, Map No. 12, Records Of Said County. Commonly known as: 551 Bernier Cir, Galt, CA 95632 The sale will be held at East main entrance to County Courthouse 720 9th Street, Sacramento, CA. The Secretary of Housing and Urban Development will bid an estimate of \$468,846.16. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale. When making their bids, all bidders except the Secretary must submit a deposit totaling \$46,884.61 [10% of the Secretary’s bid] in the form of a certified check or cashier’s check made out to the Secretary of HUD. Each oral bid need not be accompanied by a deposit. If the successful bid is oral, a deposit of \$46,884.61 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase

price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier’s check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them. The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier’s check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due. If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD Field Office representative, will be liable to HUD for any costs incurred as a result of such failure. The commissioner may, at the direction of the HUD field office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder. There is no right of redemption, or right of possession based upon a right of redemption, in the mortgage or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant. The amount that must be paid

if the Mortgage is to be reinstated prior to the scheduled sale is \$468,490.48, as of 3/2/2026, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner’s attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement. Date: 1/14/2026 Total Lender Solutions, Inc. U.S. Dept. of HUD Foreclosure Commissioner By: Rachel Seropian 10505 Sorrento Valley Road, Suite 125 San Diego, CA, 92121 Phone: 866-535-3736 Fax: 866-242-8599 A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document. State Of CA County Of San Diego On 1/21/2026 before me, Kimberly Alise Lokey, a notary public personally appeared, Rachel Seropian who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under Penalty Of Perjury under the laws of the State of California that the foregoing paragraph is true and correct. Witness my hand and official seal. Kimberly Alise Lokey (Seal) Published 1/30/2026. 2/6/2026, 2/13/2026 THE GALT HERALD 2-13-26



NOTICE OF INTENT

TO ADOPT A MITIGATED NEGATIVE DECLARATION

In accordance with Section 15072 of the California Environmental Quality Act (CEQA) Guidelines, this notice is to inform the general public that Reclamation District No. 2110 has completed an Initial Study and Mitigated Negative Declaration (IS/MND) for the McCormack Williamson Tract Levee Erosion Repair Project 2026 Sites 1 to 14 and intends to adopt the Mitigated Negative Declaration for the project:

Project Title: McCormack-Williamson Tract Levee Erosion Repair Project 2026 Sites 1 to 14

Project Location: McCormack-Williamson Tract, Sacramento County

Project Description: Reclamation District No. 2110, to address existing erosion and protect existing infrastructure, is planning to repair 14 outboard levee erosion sites around the McCormack-Williamson Tract on the Dead Horse Cut, Snodgrass Slough, and Lost Slough.

Findings: Reclamation District No. 2110 has determined that the Project will not have significant effects on the environment due to mitigation revisions in the project.

Comment Period: January 30, 2026 to March 1, 2026

Lead Agency: Reclamation District No. 2110

Contact Person: Mike Kynett, MBK Engineers
Phone: (916) 456-4400
Email: kynett@mbkengineers.com

The IS/MND is available for public viewing at the following location:
MBK Engineers
455 University Avenue, Suite 100
Sacramento CA, 95825

Please submit any comments on the IS/MND to Mike Kynett at the MBK Engineers’ address listed above before 5:00 p.m. on March 1, 2026. Comments postmarked after the deadline will not be accepted.

The Galt Herald 1-30-2026

WE SUPPORT FIRST RESPONDERS



COMMUNITY BRIEFS

Nominate Your Neighbor

The Galt Beautification Committee wants you to "nominate your neighbor." Has your neighbor recently completed a yard project? Does your neighbor have the best flowers in town or the best-looking yard? The Galt Beautification Committee wants to know.

Send an email with pictures and why you are nominating your neighbor to planningdivision@city-ofgalt.org.

The best submissions will be included in future newsletters and City Manager Updates.

immediate vicinity are invited to have fun and play bingo together and socialize.

Library Offers Older Adults Computer Time

In cooperation with the Galt Commission on Aging, the Galt-Marian O. Lawrence Library will schedule a set time for older adults to use its computers, upon request.

Those 65 and older who want computer time can call the library at 916-264-2920. Staff will help set up the computer or tablet.

The library is open from 10 a.m. to 6 p.m. Tuesdays through Saturdays at 1000 Caroline Ave.

Meals on Wheels Cafe Accepting Older Adults

Meals on Wheels is accepting new participants in its Galt All Seasons Café located in the Chabolla Community Center, 600

Chabolla Ave.

The cafe is open at 11:30 a.m. Mondays through Fridays for adults age 60 and older.

Those interested can apply at the Chabolla Center when meals are being served or they can call 916-444-9533.

Square Dance Classes Mondays

The Diamond Dancers Square Dance Club hosts social square-dancing classes in Galt.

The classes are open to everyone and are held from 6:30 p.m. to 8 p.m. Mondays at the Valley Oaks Grange Hall.

The Valley Oaks Grange Hall is at 347 Fifth St. For more information, call Sue Regadanz at 916-835-8916.

Recycle Household Batteries

City of Galt residents can recycle their household batteries in one of two green household-battery recycling bins: on the west

side at the front entrance to the Galt Police Department or on the east side at Galt Community Park, just west of the fire station.

The green bin is only for dry-cell household batteries. For additional information, contact the Public Works Department at 209-366-7260.

'True Believers Finding Peace and Love' Meeting

The discussion is offered at 3 p.m. every first Saturday of the month at Calvary Life Tabernacle, 446 Third St. For more information, contact Sue Ellen Williams at 818-290-4093.

TOPS Weekly Meetings

TOPS, Taking Off Pounds Sensibly, holds meetings every Wednesday at Grace Presbyterian Church, 10 N. Mills Ave., Lodi. Meeting time: 10-10:45 a.m. Weigh-ins: 9-9:50am.

No charge for first meeting.

Volunteers Sought for Senior Resource Center

The Commission on Aging is looking for volunteers to operate a computer and are willing to answer questions from seniors in person, over the phone, on social media and by email at the Galt Senior Resource Center.

Volunteer slots are available in two-hour increments for up to four hours from 10 a.m. to 2 p.m. Mondays through Thursdays, excluding holidays.

Volunteers will be trained and can contact commission members with questions.

The resource center is at the Chabolla Community Center, 600 Chabolla Ave. If interested, call 209-294-3308 and leave a message or inquire in person.

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is a food closet that helps provide for residents.

Collections of canned food and dry good nonperishable items are received at United Methodist Church, 571 C St. in Galt; call to make an appointment for donations at 209-745-4133.

The food closet is open from 7:30 a.m. to 10 a.m. the second and fourth Thursdays of each month.

AA 24-Hour Hotline

For help with an alcohol-related problem, call the Alcoholics Anonymous 24-hour hotline at 209-745-1525.

Nar-Anon Family Group Meetings

Narcotics Anonymous (Nar-Anon) family group meetings for friends and family members who are dealing with drug addiction are held locally from 9:30 a.m. to 10:30 a.m. Saturdays at the Galt United Methodist Church, 571 C St. in Galt. ★



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Escape on National Croissant Day!



was used in other breads. People began calling them croissants because they were shaped like crescents. Afterward, croissants were sold in other Viennese bakeries in France, and in the more affluent areas of Paris.

Within a few decades, croissants became a staple breakfast food in France. Croissants became very popular in the 1970s and '80s. They were filled with various sweet and savory ingredients and were also used to make sandwiches. In particular, fast-food restaurants began using them to make breakfast sandwiches. In 1981, Sarah Lee began selling frozen croissants in the United States.

I really enjoy eating croissants. The warm flakiness with butter and jelly, or slit in middle and filled with chicken, tuna or egg salad and a couple of lettuce leaves to add a little green. Tasty ... very tasty. Enjoying eating a croissant is like a person can escape for an hour or two!

Speaking of Escape: Work, School, Bills, Stress. There comes a time when you need to escape it all, and that time is now! National Escape Day is a day for yourself: a day for your own health and

well-being.

Some may be able to escape far away, like the Caribbean, Hawaii or Alaska, while others will only be able to go somewhere close by or escape in their mind: read a book, get a massage, take a nap, watch a movie, make plans for Valentine's Day, etc.: whatever you mind needs to relax and enjoy the day.

It is the end of January; how are you doing on those resolutions? I'm still hanging in there with mine and no, I will not reveal what it is. It is my challenge to myself.

This coming Monday is Groundhog Day. Our fate of six more weeks of winter weather lies in the paws of a hedgehog. If his beady little eyes see his shadow, we will be looking toward those six weeks. Let's hope for cloudy weather. And don't forget Valentine's Day is in 15 days. Card, candy and flowers: the best way to let your loved ones know you are thinking about them.

Until next week – be strong, be courageous, make a memory. ★

worked in underground storerooms, heard sounds of digging and alerted the army. After the battle, they were given thanks, and they baked bread in the shape of a crescent moon, the Ottoman Empire's symbol.

The story says that croissants then went on to become a popular breakfast food in Vienna. A third legend says that Marie Antoinette, the Austrian princess who married French King Louis XVI, loved croissants and introduced them to high society of France.

The first real evidence of croissants as we know them today can be attributed to August Zang, who opened a pastry shop called Boulangerie Viennese in Paris, in 1838, the first Viennese bakery in the city. In it he had many treats and baked goods for Vienna.

Around 1850, he began making them with puffed pastry, a flakier dough that

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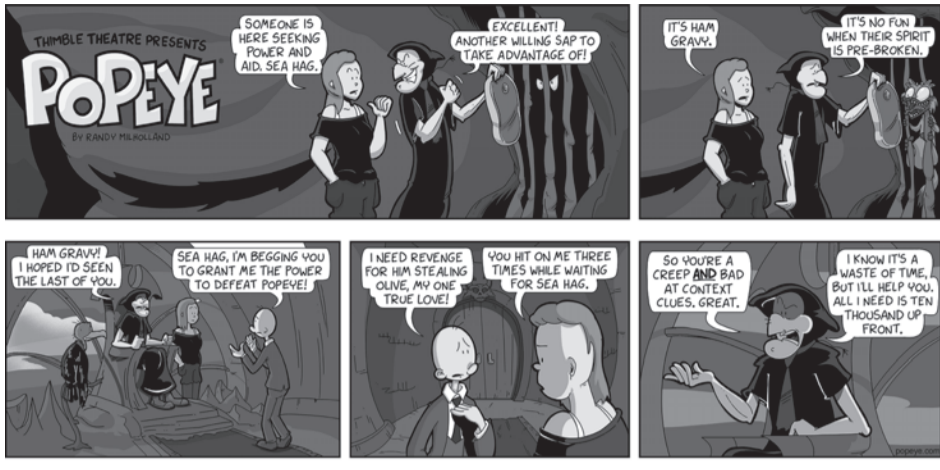
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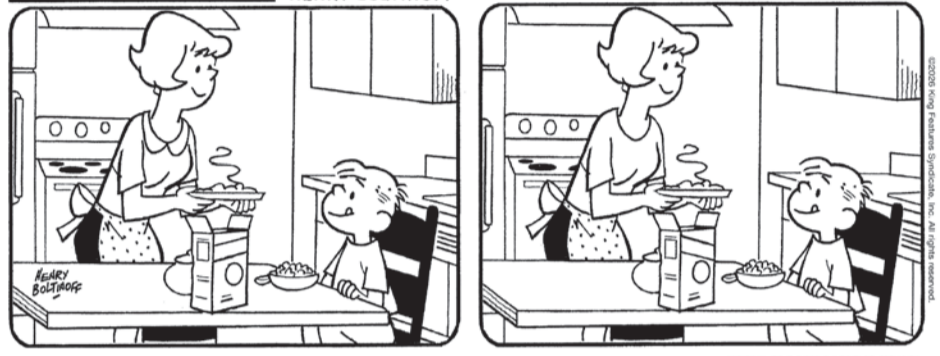
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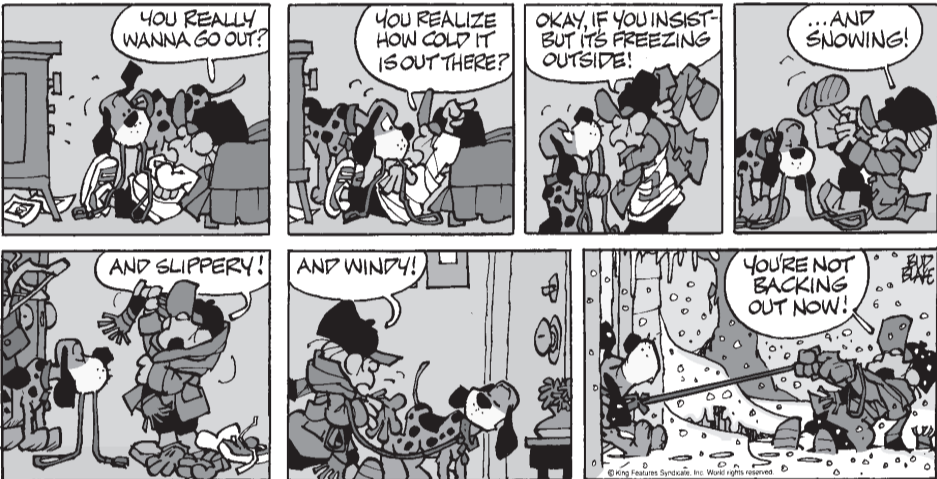
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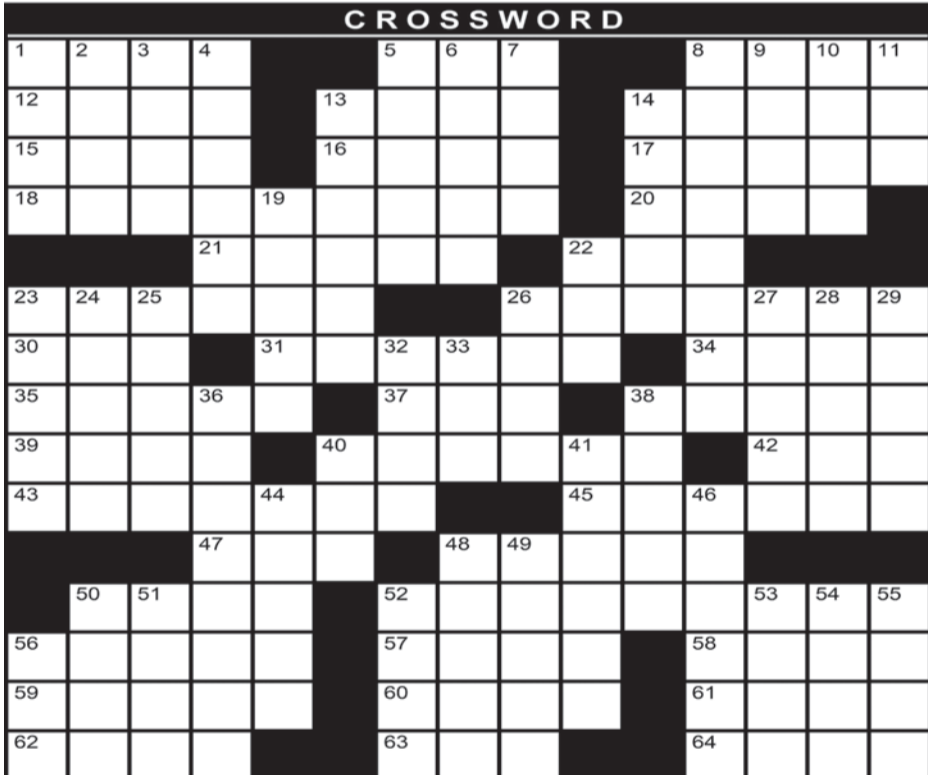
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LOCAL SPORTS → COVERAGE



Liberty Ranch Rolls Past Galt 55-18 Behind Smith's 20-Point Performance

Story and photos by Paige Lampson Sports Editor

GALT, CA (MPG) - In a cross-town rivalry that means more than just wins and losses, the Liberty Ranch Hawks delivered a dominant performance against the Galt Warriors, cruising to a 55-18 victory on the Warriors' home court. While the final score was decidedly one-sided, the game represented something deeper for both communities.

"What makes this game special is that these athletes grew up together: same parks, same youth programs, same community," said Liberty Ranch Head Coach Karrin Blevins. "Now they're competing at a high level in front of a town that has supported them every step of the way."

Senior Haley Smith put on a clinic for the Hawks, pouring in a game-high 20 points on 9-of-20 shooting while adding 13 rebounds, two assists and five steals. Smith was efficient and aggressive, hitting two three-pointers and dominating both ends of the floor. Her all-around performance set the tone for Liberty Ranch's balanced attack and suffocating defense.

Junior Kamrynn Blevins, the coach's daughter, contributed 15 points while orchestrating the offense with eight assists. Blevins showed her versatility, knocking down two three-pointers and converting three of four free throws. Her court vision and leadership were instrumental in Liberty Ranch's offensive flow.

The Hawks established control early, jumping out to a 12-4 lead in the first quarter and never looking back. They extended their advantage to 25-10 by halftime, then delivered a crushing blow in the third quarter, outscoring Galt 23-5 to put the game completely out of reach. Liberty Ranch's defense was relentless throughout, forcing 16 turnovers while recording 23 steals as a team.

Senior Madisyn Robbins was a force on the glass, pulling down a game-high 12 rebounds, including five offensive boards that led to crucial second-chance opportunities. Robbins also dished out nine assists and recorded nine steals, nearly achieving a triple-double in an impressive all-around performance. Her four points may not jump off the stat sheet, but her impact was felt in every facet of the game.



Alex Gonzales Landa gets low before she goes up for a basket.



Samantha Garbarino dribbles the ball for Liberty Ranch.

Freshman Lacey Smith showed why the future is bright for Liberty Ranch, contributing four points, three rebounds and two assists. Sophomore Cruz Gregorio added four points and four rebounds, while sophomore Ella Garcia chipped in two points. The Hawks' depth was on full display, with contributions coming from throughout the roster.

Liberty Ranch's offensive efficiency was evident in their ball movement, as the team recorded 18 assists on 24 made field goals. The Hawks shot 32% from the field and 29% from three-point range, but their ability to create

turnovers and generate second-chance opportunities – they grabbed 22 offensive rebounds – made up for any shooting struggles.

For Galt, the night was a difficult one offensively. Sophomore Skyler Moore led the Warriors with 11 points, showing flashes of potential despite the lopsided score. Moore was one of the few bright spots for Galt, providing scoring when the Warriors desperately needed it. Junior Morgan Jones added three points, while Paola Corral and Allie Garcia each contributed two points.

The Warriors struggled to find any offensive rhythm against Liberty

Ranch's aggressive defense, managing just four points in the first quarter and never scoring more than six points in any quarter. The Warriors' shooting woes and inability to protect the basketball – they committed numerous turnovers against the Hawks' pressure – made it nearly impossible to mount any sort of comeback.

The third quarter proved to be the decisive period, as Liberty Ranch's 23-5 run effectively ended any hope of a Galt rally. The Hawks' defensive intensity reached its peak during this stretch, as they forced turnover after turnover and converted them into easy transition baskets. By the time the fourth quarter began with Liberty Ranch leading 48-15, the outcome was no longer in doubt.

Despite the lopsided final score, the game represented something meaningful for both programs and the community. These young women have grown up together, competed together in youth leagues and now find themselves on opposite sides of a rivalry that brings the



Haley Smith shoots.



The two rivals battle for a rebound.



Skyler Moore battles through Liberty's defense to try to get the ball in the hoop.

entire town together.

For Liberty Ranch, the victory continues their strong season and demonstrates the program's depth and talent. The Hawks are 7-0 and remain first in league play. Coach Blevins has built a team that plays unselfish basketball, moves the ball effectively and takes pride in defensive effort.

The Hawks' 23 steals and 46 total rebounds showcase a team that competes on every possession.

For Galt, the loss is a learning experience for a young program still finding its identity.

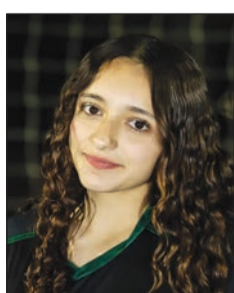
In the end, cross-town rivalries are about more than just the final score. They're about community, growth and the bonds formed through competition.

On this night, Liberty Ranch proved to be the superior team, but both programs continue to represent their town with pride and determination. ★

GALT HERALD ATHLETES OF THE WEEK



Danny Juarez Liberty Ranch Soccer



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Garrett Rose Galt Basketball

Photos by Paige Lampson

LOCAL SPORTS → COVERAGE

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Hawks Dominate Warriors, Remain Undefeated in League

Story and photos
by Paige Lampson
Sports Editor

GALT, CA (MPG) - The Liberty Ranch Hawks continued their impressive league campaign with a commanding 62-33 victory over cross-town rival Galt on their home court, improving to 7-0 in league play. What started as a competitive rivalry game quickly turned into a showcase of the Hawks' balanced attack and suffocating defense.

Liberty Ranch set the tone early, jumping out to a 12-5 lead in the first quarter and never looking back. The Hawks extended their advantage to 27-11 by half-time, effectively putting the game out of reach before the Warriors could find their offensive rhythm. By the end of three quarters, Liberty Ranch had built a commanding 48-22 lead, cruising to the 29-point victory.

Junior Arjun Nigam led the Hawks' balanced scoring attack with 12 points, while junior Ryan Ogas added 13 points to pace the offense. The duo provided consistent scoring throughout the game, keeping Galt's defense off balance. Sophomore Conrad Dixon contributed eight points and was a force on the boards, while senior Daniel Wilks added seven points along with his typical all-around effort.

One of the game's most inspiring performances came from senior Charles Mejia, who made a significant impact on the defensive end when his number was called. Mejia finished with seven points but his contribution went far beyond the stat sheet.

"Man, I just wanted to play harder for my coaches," Mejia said after the game. "I wanted to show everybody what I could do, and I wanted to get this win for us. We're 7 and 0, and I just wanted to close out the game. We were really working together, passing and running the plays."

Senior Derek Nelson



Hawk Everett Dixon jumps higher for a rebound.

chipped in five points, while senior Everett Dixon added four. The Hawks' depth was on full display as freshman Isaac Gonzalez and sophomore Jax Gehrke each contributed three points, demonstrating the program's bright future.

For Galt, the offensive struggles were evident from the opening tip. The Warriors managed just five points in the first quarter and six in the second, unable to find any rhythm against Liberty Ranch's aggressive defense. Junior Garrett Rose led Galt with 15 points on 6-of-12 shooting, showing flashes of the Warriors' potential. Rose was efficient from the free-throw line, converting all three of his attempts, and was the only Galt player to reach double figures.

Junior Bryan Villalobos provided a spark with six points, including two three-pointers, while senior

Karlos Cornejo and sophomore Cooper Cagle each added four points. The Warriors shot just 33 percent from the field and struggled from beyond the arc, connecting on only two of nine three-point attempts.

Despite the lopsided final score, Galt Head Coach Hunter Johnson saw positive signs in his team's second-half performance.

"I think across the board, all three levels showed up and competed today," Johnson said. "We fell a little bit short, but it is a year of a work in progress. We came in and we didn't score over five points in either of the first two quarters, and we scored 11 in both of the third and fourth quarter. I think Liberty knows that in a year or two they're going to have somebody to worry about."

Johnson's optimism is well-founded. While the

Warriors struggled early, their ability to match Liberty Ranch's scoring in the second half (22-22) showed resilience and growth. Galt's young roster, featuring several sophomores in key roles, gained valuable experience against the league's top team.

The Warriors were hampered by 15 turnovers and struggled to generate second-chance opportunities, grabbing just two offensive rebounds compared to Liberty Ranch's more aggressive approach on the glass. Galt did show some bright spots, dishing out 10 assists as a team, with Rose leading the way with three helpers.

For Liberty Ranch, the victory was a complete team effort that showcased why it sits atop the league standings. The Hawks' ability to score from multiple positions, combined with their defensive intensity, makes them a formidable opponent for any team in the league. Their 27-11 half-time advantage was built on relentless pressure and smart-ball movement, principles that Mejia emphasized in his post-game comments.

As Liberty Ranch continues its pursuit of a league championship with a perfect 7-0 record, games like this demonstrate their readiness for the challenges ahead. For Galt, the experience of competing against the league's best will prove invaluable as the young Warriors continue to develop and build toward future success.

The cross-town rivalry may have been one-sided on this night, but both coaches and players understand that rivalry games are about more than just one result. They're about pride, growth and the continuous pursuit of excellence. Liberty Ranch proved it's the team to beat right now,



Galt's Hunter Hileman makes his way into the key to shoot.



Warrior Garrett Rose finds a hole in the defense.



Liberty Ranch's Jax Gehrke puts it in the hoop.

while Galt showed it's building something special for the future.

Additional photos of the game can be found at photoipaige.smugmug.com. ★

Galt JV Tops Liberty Ranch 69-57



The Galt Warriors JV boys' basketball team brought the heat Friday night at the Hawks Nest, storming into their cross-town rivals' home court and emerging with a convincing 69-57 victory over Liberty Ranch. The standing-room-only crowd witnessed the young Warriors make a statement in front of a packed house, proving that the intensity of this rivalry extends beyond the varsity level. Photo by Paige Lampson