

KILOWATT

The newsletter
for members of
Clay Electric
Cooperative, Inc.

MAY 2014



Co-op does well in Florida Lineman Competition

LINEMAN COMPETITION: Roy Terrell and Mike Sutton, linemen in the Orange Park District, compete in one of the timed events at the 2014 Florida Lineman Competition in Ocala on March 29. See story on page 2.

Rate comparison



A comprehensive look
at how the co-op's rates
compare to other utilities.

See pg. 5

Our financial
statements...page 4

Tips for saving
money on your
power bill...page 5

More than 2 pages
of Trading Post
ads...pages 6-8



Clay Electric Cooperative, Inc.

A Touchstone Energy® Cooperative 

NEWS *IN BRIEF...*

ORANGE PARK TEAM PLACES FIFTH AT 2014 LINE-MAN COMPETITION...

Clay Electric had three teams competing at the 2014

Florida Lineman Competition on March 29 in Ocala. The Orange Park team consisting of Jared Baldree, Cody McLendon and Dustin Shepherd took fifth place overall. There were 21 teams representing 9 different utilities at the event. The



Dustin Shepherd, Jared Baldree and Cody McLendon pose with their trophy from the 2014 Florida Lineman Competition.

competition involves five timed events which simulate normal work procedures and put the technical and physical skills of utility linemen to the test. Competitors are judged on the application of safe work practices, proficiency of their work, and speed.

LONGTIME EMPLOYEE RETIRES...

Fred Graudon, senior engineer in the Engineering Department, retired on April 17 after 29 years of service. "Fred is dedicated, honest, caring and loyal," said General Manager/CEO Ricky Davis. "He has a great attitude and a tremendous work ethic. He was a great teacher and mentor and will be sincerely missed at the co-op."



Graudon

PROJECT SHARE HAS HELPED MORE THAN 3,400 FAMILIES...

The co-op's Project Share program continues to receive considerable support, thanks to the generosity of Clay Electric members. Since the program's inception in July 1997, Project Share has helped 3,400 members (through first quarter 2014) with a total of \$496,005 in disbursements. Just this year, the program has assisted 20 member families. Project Share has enabled members to help other members pay their electric bills during a period of financial difficulty. Clay Electric collects the Project Share donations made by members and the Salvation Army distributes the funds based on their financial criteria. By designating a tax-deductible amount to be added to the electric bill each month — or by sending a one-time donation — members can help others keep their lights on when times are tough. To sign up for Project Share, please call your district office at the number listed on your bill statement, or you can find out more about the program at www.clayelectric.com/prjshare.aspx

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Keystone Heights at 12:30 p.m.

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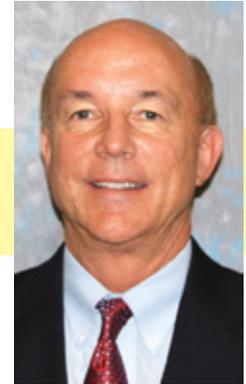
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The General Manager's Report

Ricky Davis



Although this year's Legislative Session was quiet, we remain vigilant

The Florida legislative session ended in early May, and it looks like there were no bills passed that could hurt us.

Every year, proposals come up in the Legislature that could result in more fees, taxes and regulations that hinder our operations and add to our paperwork. The folks with our state-wide association in Tallahassee keep an eye on these legislative proposals, and provide input to lawmakers.

Before the start of the legislative session, we provide a Resource Guide to lawmakers who represent constituents in our service area. This guide provides important information

on a number of energy-related issues, which can be complicated, so we try to provide solid, factual information. We've been told the guides are helpful.

How do we influence the legislative process? Every industry typically has folks who represent their interests in Tallahassee and Washington, D. C.

Another way to influence the process is to elect folks who understand our concerns and will help us on important issues.

That's why we're glad to offer our members an opportunity to participate in COPA (Co-op Owners for Political Action).

This political action committee for members of electric

cooperative nationwide helps elect pro-cooperative folks. We have nearly 300 members in COPA.

I encourage you to join, because it's a good way to influence what happens in Tallahassee and Washington. A regular membership in COPA is only \$25, and the cost can be broken down into small monthly payments and added to your electric bill statements.

I encourage you to consider joining us in our efforts to stay involved in the political process.

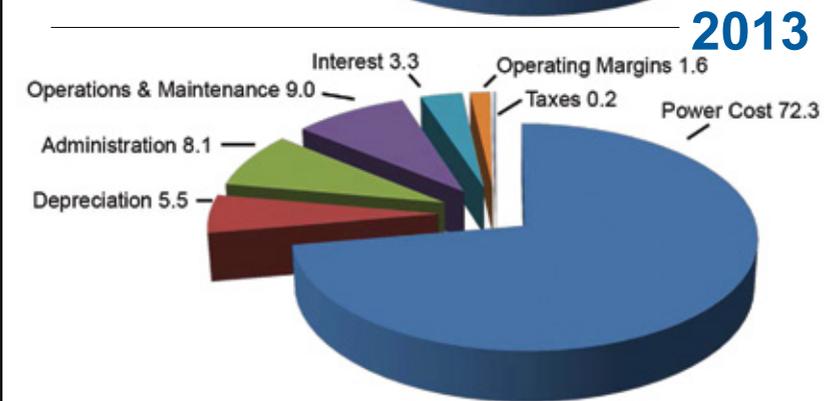
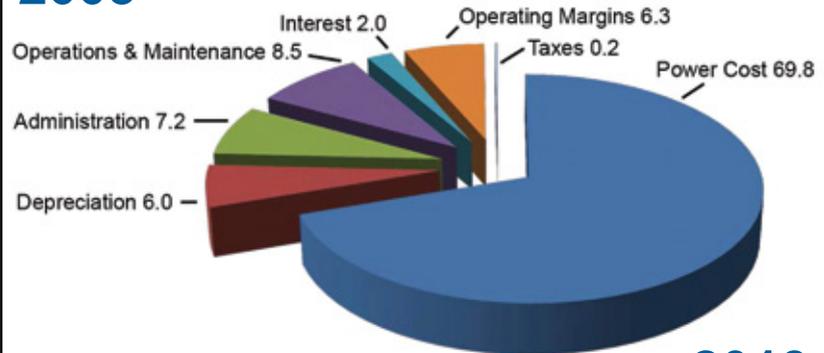
2013 financial report

Please note the co-op's annual financial statement on page 4. The charts on this page show a comparison between last year's financial information and those from a decade ago.

The co-op usually shares this information with members in the March edition of the Kilo-watt newsletter, but the reports were not available in time for publication in that issue this year.

Members may note that the wholesale power cost increased from 69.8 percent to 72.3 percent.

Here's how each dollar was spent 2003



Financial Statements

REVENUE AND EXPENSE STATEMENTS

Years Ending December 31	2013	2012
REVENUES		
Energy Sales.....	\$ 331,048,875	\$ 328,848,343
Other Electric Revenues.....	8,633,112	8,323,166
Total Operating Revenues	\$ 339,681,987	\$ 337,171,509
EXPENSES		
Purchased Power.....	\$ 245,678,049	\$ 246,089,811
Transmission and Generation.....	1,836,202	1,983,221
Operations.....	13,243,088	12,626,588
Maintenance.....	15,542,828	15,202,220
Customer Accounting.....	13,318,491	13,572,747
Customer Service & Information.....	2,794,504	2,659,413
Administrative & General.....	11,087,256	11,335,134
Depreciation.....	18,893,301	18,208,421
Taxes.....	753,546	638,637
Interest.....	11,151,141	11,274,452
Other Deductions	38,411	130,327
Total Expenses.....	\$ 334,336,817	\$ 333,720,971
MARGINS		
Operating Margins.....	\$ 5,345,170	\$ 3,450,538
Non-Operating Margins.....	802,995	705,662
Capital Credits from Associated Organizations.....	5,387,767	4,009,161
Total Margins.....	\$ 11,535,932	\$ 8,165,361

BALANCE SHEETS

As of December 31	2013	2012
ASSETS		
Cash/Cash Equivalents.....	\$ 6,692,521	\$ 4,575,517
Investments.....	67,285,635	63,005,033
Accounts Receivable.....	23,282,057	18,287,838
Inventory.....	4,682,215	4,669,027
Other Current & Accrued Assets.....	18,865,370	17,382,170
Prepayments.....	475,038	513,635
Deferred Debits.....	30,358,783	3,738,364
Net Utility Plant.....	419,724,963	411,881,895
Total Assets.....	\$ 571,366,582	\$ 524,053,479
LIABILITIES		
Notes Payable & Lines of Credit.....	\$ 217,602,180	\$ 193,475,540
Accounts Payable.....	26,110,339	15,888,538
Customer Deposits.....	10,896,841	9,468,273
Other Current & Accrued Liabilities.....	10,308,427	16,277,114
Deferred Credits & Miscellaneous Reserves	4,812,453	6,542,233
Total Liabilities.....	\$ 269,730,240	\$ 241,651,698
MEMBER EQUITIES		
Membership Fees.....	\$ 696,245	\$ 694,395
Accumulated Other Comprehensive Income.....	4,807,735	(7,150,912)
Capital Credits.....	296,132,362	288,858,298
Total Equities.....	\$ 301,636,342	\$ 282,401,781
Total Liabilities and Equities.....	\$ 571,366,582	\$ 524,053,479

YEAR-END STATISTICS

	2003	2013	2012
Average Number of Members Receiving Service Per Month.....	145,969	167,647	165,058
Total kWh Purchased by Cooperative Members.....	2,889,277,793	3,019,123,837	3,020,151,664
Average Monthly Residential kWh Usage.....	1,286	1,128	1,141
Total kWh Purchased by Cooperative.....	3,032,397,323	3,153,197,357	3,153,344,104
Cost of Power Purchased by Cooperative.....	157,799,790	245,678,049	246,089,811
Average Cost per kWh Purchased by Cooperative.....	.0520	.0779	.0780
Clay Peak Demand in Kilowatts (kW).....	788,297	773,224	819,455
Month of Clay Peak Demand.....	January	February	February

How do Clay's rates compare with other utilities?

In a recent comparison of electric rates across the state, Clay Electric's residential cost of power was lower than 68 percent of 53 utilities surveyed.

The survey included 15 electric co-ops, 5 investor-owned utilities and 33 municipally-owned utilities. The comparison was based on the most recent cost-of-power information available.

Clay Electric's cost of power for 1,000 kilowatt hours of electricity (\$118.50) ranked it second lowest among the state's 15 co-ops. Lee County, an electric cooperative in Southwest Florida, had the lowest cost, at \$112.85/1,000 kWh.

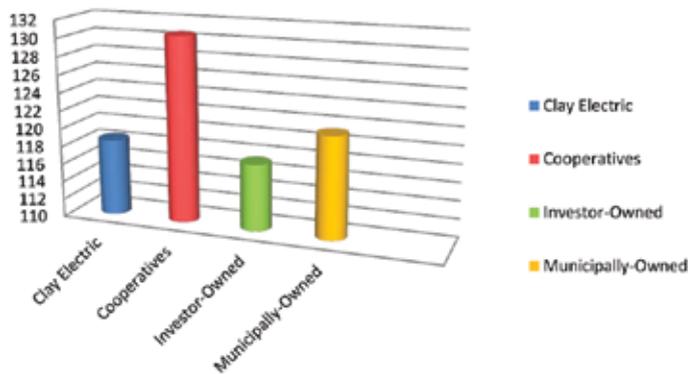
The average cost of power for the state's five investor-owned utilities was \$117.38 for 1,000 kWh. The IOU's highest rate for 1,000 kWh was \$128.70 and

the lowest was \$99.17. There were two IOUs that had lower power costs and three that were higher.

The state's 33 municipal utilities' average cost for 1,000 kWh was \$121.32. Thirteen municipal utilities were lower than Clay and 20 were higher. Six municipally-owned utilities that serve areas in or near Clay Electric's service area averaged \$123.78 per 1,000 kWh.

Unlike the other types of utilities, members of Clay Elec-

Rate Comparison
Clay Electric's rate vs. Category Averages



tric benefit from Capital Credits refunds, which reflect the cooperative's not-for-profit status.

This year, the cooperative returned \$5 million to entitled members who received service between 1987 and 2012. This was Clay Electric's 40th consecutive Capital Credits refund to members.

Take control of your summer power usage by following these tips...

Summer is a fun time of year, but it also means hot, humid days, afternoon thunderstorms, plenty of pesky mosquitoes...and higher electricity bills.

You can't control the heat, storms or humidity, but you do have some control over your summer-time electricity usage.

It's a fact that as the outdoors warms up, your home experiences more heat gain. In response, you adjust the thermostat to remain comfortable.

Utilities often suggest a thermostat setting of 78 degrees. Why 78? An inactive person begins to perspire when the temperature rises above 78. But what happens if you're active and get too warm? You lower the thermostat. However, for every degree the thermostat is set below 78, the run time of your air conditioning unit or heat pump increases 5 to 8 percent. This ups your electricity usage.

Here's a few more suggestions to help you lower your electrical usage during the cooling season:

- Have your air conditioning system serviced annually.

- The ductwork should be inspected to make sure there are no duct leaks. If leaks are found, have them sealed with approved aluminum tape or mastic. Duct tape isn't a fix-all for air conditioning ductwork.
- Keep all windows and doors closed when the air conditioner is in operation.
- Change the filter(s) monthly or whenever they show signs of dust accumulation. Higher quality air filters trap more dust particles, and they need changing as often as lesser quality filters.
- Keep air supply registers open to all rooms, even those not frequently occupied. Closing off air supply registers increases the air pressure on the duct system, and this ups the chances of duct leakage.
- Keep all interior doors to rooms with supply air registers open, unless a return air vent is located within the room. If you keep doors to rooms without return air vents closed, it does not allow for adequate air circulation and the temperature of the room will increase. Sound familiar?

You can't control the summer storms or the outside humidity, but you can get a handle on your energy usage and lower your monthly bills. As for those pesky mosquitoes, try insect repellent!

The Trading Post

Submit your Trading Post ad by sending a post card to Clay Electric, PO Box 308, Keystone Heights, FL 32656. For more Trading Post ads, visit the Clay Electric website at clay-electric.com

GEORGETOWN, Fla. riverfront 3/2 MH, fp, furnished, bulkheaded, 2 covered boat slips, \$115,000. 904-631-5388 Pierce

PRO-FORM PROGRAMMABLE treadmill, exc. cond, cost \$630, \$175. 904-264-9434 Butler

ACRE LOT near Ichetucknee Springs, must sell now. 386-754-4143 Colombaroni

ANTIQUE 2-SEAT child's tricycle, Chen VI Deluxe, in excellent structural cond., orig. parts intact, needs cosmetic work if you wish to restore, must see to appreciate, \$500. 904-276-1954 Butler

KEYSTONE HEIGHTS, partially built 2/1 house on cleared 1 acre, 2 miles from town & 1/2 mile from Rte 100 near golf course, due to illness cannot finish & must sell, house is about 80% finished, will sacrifice at \$35,000. 352-473-4272 Kay

GARDEN OF DEVOTION, plots 236-A (4) 236-B (1) adjoining cemetery lots in Jax Memory Gardens, \$1,500 each. Buy 4 get 1 free. 352-473-4530 Raleigh

2010 3-HORSE Trailer, Eclipse bumper-pull, like new, \$5,500. 386-755-7390 or 505-270-5681 Rivera

16 ACRES Ocala, many trees, great location next to horse farms, \$168,000 may finance; Osceola, 1 acre fronting Hwy 192 close to Melbourne Beach & Orlando, \$57,000; 5 acres Prairie South, beautiful oak trees (Lot 4), close to Gainesville, \$90,000. 352-373-1196 Schmitt

DINING ROOM SET w/2 captain & 2 regular chairs & 18" leaf, made in USA, \$150. Call after 4 p.m. 386-243-8135 Grover

INVESTMENT PROPERTY: Handyman fixer-upper, frame house sold as is, 814 N. 20th St., Palatka, 3/1, front & back porches, \$12,400 cash. 386-336-1845 Jenkins

1987 FORD RANGER, good condition, low miles on rebuilt motor, new transmission, muffler, brakes, nice vehicle to restore. 386-325-3152 Johns

FURNISHED HOUSE, 2 bath, Fort McCoy near Eureka. 352-546-5849 Robinson

30 HP HONDA 4 stroke outboard w/ total 437 hrs, includes controls, \$1,450 obo; 16" Craftsman chainsaw, \$55; 2 RV rooftop TV antennas, totally enclosed, 1 for \$20, 1 for \$30; 1 set stainless steel trailering mirrors, like new, \$30/pair; Pickup bed toolbox, 59"x22"x20", lockable, \$25. 352-685-9154 Hayes

PRO-FORM TREADMILL w/calorie counter, mileage, incline, etc., exc cond,

\$175. 352-481-4153 Weisner
16K PULLRIGHT Superglide hitch, w/super rails for Dodge p/u, \$800. 352-622-1140 Henson

HORSE, champion hunter jumper, 15 yrs old, 15.5 hands tall, good w/kids, ask for Wayne, 904-874-6169 Lockwood

FRANCESCA WARE CHINA, Desert Rose, 8-piece setting, misc. serving pieces, best offer. 352-231-1717 Marcell

REAR MOUNT trailer hitch for 2010 Toyota Sienna van, used 2 yrs, never been in snow/salt, gross cap 3,500 lbs, max pull 5,000 lbs. 2"x2" tongue, incl. elect harness & installation instructions, Toyota is drilled & tapped from factory, Mfd. Curt hitch, \$100. 603-729-6522 Corwell

GAS TOTE 28 gal., save 50 cents / gal off marine gas prices, paid \$ 375, sell \$175; Generator transfer switch never used \$ 55; Troybilt chipper/shredder, 6.5 hp 2" branch cutting capacity, new \$375 obo; Bar height dining rm., table & chairs 42" rd or 42"X 60" w/leaf, paid \$575 sell for \$275; Welding (gas) kit, \$80; Casting nets, \$25 & \$35 each or \$50 for both; Lionel train set, 1990; self-propelled Snoopy hand car, \$180 for all. 904-284-1369 Duell

HAVE BEES will travel: hobby bee-keeper would like to move a dozen or so hives to an orange grove, longjohnblue@yahoo or 352-870-0607 or 352-332-4120 Vanderhoek

SUNFISH 14' sailboat all in excellent cond., no trailer, will deliver, \$950. 352-685-0036 Helseth

NORDIC track treadmill, \$75; Pro-form exercise bike, \$50; Casio keyboard w/stand, \$75. Astor 352-759-2730 Fuller
KING mattress & box springs, looks new, cost \$1200, asking \$200 obo; Bird cage, green, 5' from floor, 22" deep, 32" wide, several extras, cost \$4300, best offer. 386-462-3076 Gregory

FOUR tires 235/45/18, 19,000 miles like new, \$80, 48" tow behind tractor leaf pick up, \$50. 386-462-2823 Kaswinkel

3/2 HOME, built in 2006, 2,400 sq. ft. under roof, open floor plan, split bedrooms, stainless appliances, tile & carpet, pool, master suite, Keystone Heights/Bradford County/ quiet country setting, \$192,500. mgronquille_143@bellsouth.net or 352-473-7140 Ronquille

HARLEY DAVIDSON motorcycle: 103 CU. In., 15,600 miles, Kuryakyn LED Headlight, Vance & Hines Drag Pipes, Removable Windshield, Custom Crash bars with fold out foot pegs, Large floorboards, Orange accent lighting, Dyno d @ 78hp, Chrome galore, custom CVO cover, KBB \$18,060, selling for \$15,000. 504-259-1670 Young

SALT SPRINGS: bass fishing, hunting & all the Nature of Ocala National Forest, 2005 upscale MH by Skyline, Salt Springs Village 55+ MH park on Little Lake Kerr in Salt Springs, must see, asking \$76,500. 352-685-6368 Morrow

CEMETERY PLOTS: 2 beautiful plots near bell tower in front section of Oaklawn Cemetery on Jacksonville's Southside, plots currently sell for \$5,000

each, asking \$7,500 for both. 904 945-6682 Gay
CAR COVER, custom fit by Covercraft. Fits 2009-2012 Corolla, new, \$100; TV, Sony Trinitron 3" tube type flat screen w/ matching cabinet style stand, exc. cond. \$65. 386-965-9608 Herman

2004 CAROLINA Skiff 17.5' w/2004 Yamaha 90 four-stroke outboard, runs great, live well, Bimini top, brand new Talon anchoring system & dual batteries w/switches, new well pumps, B&S Sportsman Trailer, \$10,000 firm. 352-473-9105 after 5:30 p.m. Golden

27" WOMANS bike, has a 4130 chromoly frame w/Acera gears, brand unknown, it has the words Air Stream, streamline series, Shimano, good cond. \$100 obo. 352-685-3833 Nuckles
2009 MASTER TOW tilt-bed tow dolly w/electric brakes, spare tire & tie-down straps, \$1,200, like new. 352-473-9076 Good

ORIENTAL RUGS: antique, old & new, authentic Persian, Chinese, Indian, private collection, prices start as low as \$175, different sizes. 352-284-1537 or 352-225-4620 Freck

WHIRLPOOL STOVE, 30", plug-in burners, 2.5 yrs old, clean, like new, \$150; 1999 Chevy truck, 2500-heavy duty V8, automatic, good mechanical cond., cold air, \$3,000 obo. 352-685-6042 Cochran
HOUSE 3/2 on 1.25 acres, N. Palatka near Seminole Electric, \$102,000. 386-916-9172 Carter

DWMH: Satsuma area, 4/2 on 1 acre w/2 carports. 386-559-4496 Denson
MOTORS: 1-14 hp Briggs twin cylinder, \$140; 1 - 11 hp Briggs, \$75; 1-8 hp Briggs for mapper, \$175; 1 - 3 Briggs horizontal shaft, \$35; All run. 904-284-9751 Qualls

3.96 ACRES Black Creek waterfront, Middleburg, buildable lot, fishing & boating to St. Johns River from your backyard. 1/2 wooded, 1/2 cleared, plenty of area outside flood zone for home, Zoned for horses, \$95,000, possible owner financing, very country, quiet, serene & beautiful. 904-655-9686 Pemberton

280 ACRES Middle Tennessee fenced cross fenced quarter mile road front, city water near Shelbyville, Zoned agriculture. 386-698-2773 Palmer

FIREPLACE: free standing, 30" round, \$160; 2/1 MH on lot in Palm Shores, Interlachen, ceiling fans, fireplace, \$20,000. 386-972-0952 Angststadt

GREAT GET-AWAY 3/2 home on Drayton Island, Georgetown, furnished, just completed renovations inside & new metal roof & AC, great fishing & boating area, \$42,500. 386-734-4078 Quick
S&W 44 MAGNUM, Model 29-2, blued, like new, comes w/wooden presentation case, very nice, other antique firearms. 904-287-1073 Ricciardelli

EARLY AMERICAN living room set: 2 couches, 60" long each; 2 chairs to match w/ottomans; never used, \$600 firm; Computer, \$150; Gun cleaning kit, all barrels, \$25. 352-473-1001 Teschendorf

SAILBOAT, 20.8' long, homemade sailboat w/sails & outboard motor, needs

tidying up as it sat for a while; runs well, \$1,000 obo. 352-236-0285 Klein
STORAGE SHED, 3 yrs old, 12'x24', Lark model, exc cond, \$2,000. Generator, Onan brand, water-cooled, Diesel 1800 rpm, 120/240 volt, 50 amp, 4 cycle in line, as is, \$950. Clark forklift, Yocam F3EE, working, old model, new battery, cost \$800; Dump trailer, steel, old model, good cond, needs tires, \$450; John Allmand boat, free if you buy new trailer at market price, pics can be emailed, Trailmaster, \$2,300. 904-860-2904 Withers

NORMAN ROCKWELL Heritage Series collector plates, boxed w/cert of auth, includes 1st issue years 1977-2013, set of 37 plates was \$800, now \$495. Solid oak children's chairs, ideal for home/ church/daycare, \$25 ea. Never used 5 hp, 26-gal Campbell Hausfield air compressor w/hoses, sander/grinder, impact wrench, metal shear, \$475. Rough cut hardwood lumber, cherry, walnut, make offer; 42" Diazo blue printer, \$50. Leave msg & phone #. 352-546-4402 Day
FUTON BUNK BED, like new, wood frame, bottom makes into full bed, very clean. 2 TVs, sectional sofa, love seat. Best offers. 904-272-2990 Clark
HI-LOW 97, \$4,000 obo; '95 Camry, 2-door, \$4,000. 386-916-7520 Provost
GE DISHWASHER roll around \$75; GE Compactor, works great, \$50; U-Haul Tow hitch \$50; MTD Edger 2.0 engine \$50; Crosby Jump Saddle 16", \$875; everything in good cond. 904-219-9393 Carson

1964 FORD Galaxie 500 - exc. body & chrome, no motor or transmission, ready to restore. \$2,500 obo; Briggs & Stratton Intek 21 HP twin OHV Engine, completely overhauled, \$400; Briggs & Stratton Intek 25 HP twin OHV Engine, overhauled, \$400; Honda 160CC GX

TRADING POST GUIDELINES

TYPES OF ADS ALLOWED:

Household items, property, homes, animals, transportation, musical, farm related, etc. Prohibited ads include those that promote commercial enterprises, businesses, etc. Also prohibited are services or community offerings.

SUBMITTING AN AD:

Each ad must include: Your account number, phone number, your name as it appears on your electric bill. All ads are subject to editing. Only one ad per member, per issue. Ads for multiple items will be combined into one ad.

Ads are printed on a first come, first serve basis.

Series OHV Engine, \$100. 904-716-4591 Malueg
KUBOTA TRACTOR B-7300 w/LA 271 loader, 1-yr-old blade from Tractor Supply & an older Bushhog, runs great, turf tires, 4-wheel drive, \$8,500 obo. 352-303-2731 Hammond
3 CEMETERY PLOTS at Forest Meadows East in Gainesville, \$6,000 obo. 352-376-4242 Harris
JOHN DEERE LX188, 48" mower, 17 hp liquid cooled Kawasaki, exc cond, \$1,000 obo cash. 904-304-9334 Lewis
NORTH CAROLINA mountains, 2-story brick 2/2 overlooking Tennessee River, rent \$700/mo, furnished; for sale \$90,000. 352-322-6748 or jawsonpalatka@gmail.com Lawson
2 CEMETERY LOTS, side by side at Holly Hill. Worth \$2,495 each, sell both for \$3,000. Barker 904-291-5688
INVENTORY LADDER: change light bulbs, clean ceiling, walls, paint, \$50 obo; 35" RCA TV, works good, picture & sound good, good for kids' games, \$25 obo; Adult walker, \$10; New crutches, \$10. Leave msg 386-329-5424 May
REMINGTON black powder gun, model 700 Bolt Action, like new, \$250. 386-336-3022 Whitehead
4 CEMETERY plots side by side at Hope Cemetery, Hampton. 386-916-3866 Timberlake
BARDIN 3.5 +/- acres, cleared, high & dry. 386-937-3445 Mcgahey
DIESEL Portable Generator combined w/190 amp welder, used 2 hours, asking \$3,000 obo. 904-282-8810 Murray
2004 CHEVY Astro Van AWD 197,000 miles, runs good, needs tires, \$2,800 904-497-2012 Jameson
ALUMINUM truck toolbox single lid, requires 5" for mounting, \$100. Call Joe 352-240-5984 Van Horn
REAR MOUNT trailer hitch for 2010 Toyota Sienna van, used 2 yrs, gross cap 3,500 lbs, max pull 5,000 lbs. 2"x2" tongue, incl. elect harness, Toyota drilled & tapped, Mfd. Curt hitch, \$75 firm. 603-729-6522 Corwell
2/2 HOUSE on lake, oak palm lot, carport, porch, fireplace, \$115,000. Kerosene heater, 50k BTU, \$100. 386-467-9781 Olowski
ELECTRIC GOLF CART, \$1,200; Mobility chair, \$375; Mobility Halmar lift, \$595; Riding mower, 38" cut, 2013, \$649. 386-972-1333 Donohoo
RIVERFRONT DEBARY 2/1 + own your lot, screen porch, w/d, etc. Gated community, marina, pool, club house & boat ramp, 1/4 mile to new Sun Rail & I-4, own your own boat slip, \$59,900 terms. 386-439-6862 Detrick

TRAILER TIRES, 4, for boat trailer, size st175-80d13, real good cond., \$10 each. 352-484-0889 Garvin
2010 POLARIS ATV-500 HD-4-wheel-drive, utility box, front rack, winch, various accessories, green w/almost new tires, very low hours, \$5,300; 2008 Bass Tracker boat-14.5, auto trim & other extras-25 HP Mercury, incl. trailer package, \$6,500. 904-263-6101 Whitehead
SOLID OAK CURIO, 5' Lx6.5' Hx18" W, \$500; Kenmore dryer, new, \$200; White microwave cart, \$30; Ab Lounge II, \$25; Iron patio set w/umbrella, 9 pieces, \$400; 56" JVC floor model TV, \$350; new Northwest Territory dome tent, \$80; complete rebuilt Singer sewing machine w/chair, \$60. 352- 473-3172 Cassaro
ASTOR CONDO 2/2, St. Johns Riverfront, cov. boat slip w/lift, exc. cond., new appliances. 561-441-1409 McWhorter
HOUSE on 2 1/4 acres, 3/2 F/R D/R computer R, kitchen fireplace new carpet, central heat & air, huge deck, large barn, 9338 CR 325, Hampton, \$149,900. 468-1907 Douglas
NEW GENERATOR, Troy Bilt, 7800 watts, Model Q30237, \$400. 904-264-4339 Hiers
JAX MEMORY GARDENS Orange Park, \$5,500 worth of lot, casket & vault, Garden of the Apostles for \$4,200 or decent offer, location of lot can be changed, casket can be changed, cemetery will handle deed transfers. 352-546-4360 Stewart
524 VHS TAPES, mostly action movies, \$200. 386-336-6244 Caraballo

VINTAGE 3-CUSHION metal glider, always kept undercover, in family 40 yrs., \$125, call for details. 352-475-2194 Sheaffer
3 BRITAX MARATHON car seats for children, 30-60 lbs, 2 black/grey, 1 pink/brown, Exc cond, used for the grandchildren, \$145 each; leave message 904-349-5467 or 904-272-9619 Foreman
MINIATURE DONKEY, 29" Jenny, spotted, very gentle, \$500; Mini mare, red roan, 31", \$350 obo; Mini babies arriving now, for sale at weaning; Mini dachshund male, bl/tan, producer of pretty puppies, reg. \$250. 352-546-1174 Murray
2.5 ACRES w/site built garage & mobile home asking \$60,000. 904-806-6814 Scully
2005 GULF Stream Mako 5th wheel camper, Model#M27FRBW, like new w/new A/C, hardly ever used, power slide out, 18' awning, electric jacks, outside shower, sleeps 4, \$15,500. 352-372-9774 Keith
NURSERY POTS 904-282-5953 or 904-298-5097 Horton
2013 COLEMAN travel trailer, 17' long (to hitch), used once, list price \$16,752, take \$12,000, CTS14FD. 386-497-3135 Kelley
1989 SLINGSHOT 550 bass boat 17' trailer (will take up to a 7.5' wide boat), 70 hp Yamaha outboard motor, \$1,800. 904-284-5496 Mcinerney
GRID-TIED solar home, 3/2, 1260 sq ft, energy-wise, metal roof, wood stove, very low utility bills, 1.3 acres w/Little Lake Santa Fe access rights through subdivision recreation area, 1200 sq ft

organic garden, 20x34 barn, \$160,000. Earleton 352-468-1071 Zukowski
FLORIDA HOME on 50 acre lake, extra lot, 3/2, beautiful fireplace, furnished, sheds, dock, \$130,000 neg. 301-739-7740 Sokol
CASE Bulldozer 310, 1950s, gas, \$4,000. 386-497-2278 Macmanus
13.3 ACRES, Lake City, many beautiful oaks, some pine; no wetlands; high & dry; on asphalt road; may trade for similar in Clay Co., \$149,900. 904-629-4085 Bruno
55" TV Mitsubishi rear projection, excellent cond., special features: PIP/POP viewing, HD, V-Chip technology, 16:9 Widescreen Model WS-55315, \$225 obo. 904-531-9024 ask for Mary. Loboano
MARTIN & ELGIN antique outboard motors; 14" alum. V Hull boat, good trailer; 6-Martin Outboards: 3 Martin 60s 7.2 hp, 1 Martin 40, 4.5 hp, 1 Martin 20, 2.5 hp, 1 Martin 75 - 7.5 hp; 5 Elgin air-cooled motors, 3 1 1/4 hp & 2 2 hp motors. 386-752-3797 or 386-984-7100 Bonebrake
REFRIGERATOR w/icemaker, \$85; Signature sewing machine in cabinet, \$75; Antique Singer sewing machine lamp, \$30; Antique electric percolator, \$15; Killian Red stained glass collectible sign, \$50; Aluminum truck topper, \$75. 352-625-4897 Stevens
CEMETERY PLOTS, 4 side by side in Jax Memory Gardens; value \$8,500, asking \$5,000, across street from chapel. 904-291-5972 Saunders
WOODWORKING EQUIP: DeWalt

SCRIPTURE



It is not good to have zeal without knowledge, nor to be hasty and miss the way.

Proverbs 19:2

Recipe Corner

Chunky Cheesecake Brownies



Ingredients

- 1 (8 ounce) package cream cheese, softened
- 1/4 cup white sugar
- 1 egg
- 1 cup semisweet chocolate chips
- 1/4 cup butter
- 1 cup semisweet chocolate chips
- 1/2 cup white sugar
- 2 eggs
- 2/3 cup all-purpose flour
- 1/2 teaspoon baking powder
- 1/4 teaspoon salt

Directions

Preheat oven to 350° F. Grease a 9" square baking pan. Combine cream cheese with 1/4 cup sugar and 1 egg in a mixing bowl; beat until smooth. Stir 1 cup chocolate chips into the cream cheese mixture. Set aside. Fill a saucepan with water and bring to a boil. Turn the heat off, and set a

heatproof mixing bowl over the water.

In the mixing bowl, combine butter with the remaining cup of chocolate chips; stir until just melted and blended together. Stir in the remaining 1/2 cup sugar and 2 eggs, then sift together flour, baking powder, and salt; stir into chocolate until evenly blended.

Pour half of the batter into the prepared baking pan. Spread the cream cheese mixture over the chocolate layer. Top with remaining chocolate mixture (this doesn't need to completely cover the cream cheese layer).

Using a knife, swirl the top chocolate layer into the cream cheese to make a marble pattern.

Bake in preheated oven at 350° F for 25-30 minutes, or until top is crinkled and edges pull away from sides of the pan. Cool thoroughly. Cut into 12 to 16 squares. Store in the refrigerator or freezer.

scroll saw Model DW778 120 volt, assorted blades & patterns, \$250; JET bandsaw 14" Model # JWBS-14CS incl. Kreg bandsaw fence w/resaw attachment, \$625 firm; Woodmaster planer, Model # W-718: Drum sanding attachment, 7- molding knives, rip saw attachment, \$2,100 firm. Middleburg 304-421-3282 Cox

GARDEN TUBS both w/right side drain, white, Velcro access panels, good cond., \$125 each; Girls 16" Disney Princess bike, great condition with training wheels, new \$75, yours for \$30. 352-546-2738 Simpson

2004 RV Georgetown Class A, 36' V-10 gas, 3 slides, 5500 Onan gen., queen bed, sofa, table, TVs, refrigerator, stove w/oven, p/o pantry, 20k miles, good cond., must sell! 904-228-8312 Styles
LOG HOME, custom built 3/2 in north Lake County, north of Umatilla & Altoona on 1/2 acre in Ocala National Forest, many great features, w/Worth a look. 352-669-6995 Mallace

'99 FORD E250 VAN, great work van, equipped w/storage boxes & shelves, secured cargo area & roof racks, new fuel pump, alternator & battery, A/C. \$3,800 obo. 352-481-4121 or 352-234-5523 Edwards

97 VOYAGER Pontoon Fishing boat w/ tr, new 50 HP Yamaha 4 stroke w/about 20 hrs, all alum, lots of extras incl., \$8,500. Satsuma 386-244-4956 Devine

LOWES MANUAL defrost chest freezer, food storage basket. White. 28 11/32 x 22 1/32 x 33 7/32 capacity 5.0 cu fi, \$300. 352-625-1797 Flynn

1979 FORD F-250 460 auto body 95%, you get running, \$2,100; 1979 Ford camper special LWB pickup, 460 auto runs, \$2,900; 1985 Ford F-350 crew cab 6.9 Diesel, new motor, \$3,000; Refreshment push cart, \$650. 386-755-3465 Delbene

POORES LAKE home: 1.33 acre, secluded, clean & beautiful, 2/1.5 renovated 840 sf MH, fishing retreat or retirement home, poss. owner fin., \$66,000. 352-422-0201 or 352-726-3730 Austin

MOTORCYCLE JACKET, Black "Hot Leathers," exc. cond., size 58/ approx. 3XL, zippers on cuffs, 3 zipper pockets, 1 snap pocket, belt w/buckle, paid \$160, asking \$125. 386-916-0440 Vaughan

GLASS TOP rattan table & chairs, \$45; 4 metal chairs, \$40; 1988 Chevy stepside truck, 1989 Chevy fleetside truck solid bodies, \$800 each; 1977 Sea Ray w/90hp Evinrude \$600; 130 gal. fish tank w/acc. & cabinet \$200 firm; Older 3 wheel golf cart, \$100. 386-312-9819 Kammerer
5x10 TILT TRAILER, single axle, \$450. 386-336-3022 Whitehead

TWIN BED, new, foundation, head-board, box springs, mattress, 2 storage drawers. Paid \$500, asking \$350 Assembled. 386-328-4659 Williams

MIDDLEBURG Clay Hill area, 1.4 acres, DW 3/1 & 2/1 14' wide. Carport w/ cement slab, storage trailer, 12x8 wood shed, on paved road, no owner fin., \$37,900. 904-282-9496 Jimmison

SPLIT WOOD: \$50 for small pickup load or \$75 for large pickup load.

386-365-8121 Kendall

2005 YAMAHA 1100 cruiser, garage kept, windshield, saddle bags, has 3,600 miles, been tuned up, \$4000 obo. 904-778-5515 Nail

SPREADER Fertilizer-Seed, Cosmo 500 hopper type for 3 pt. hitch tractor, used once, like new cond., \$395. 386-853-0920 Roberts

EARTH BOXES-No more weeds in your garden, 3 complete boxes, \$10 each or 3/\$25. Orange Park 904-278-9177 Trayner

ARAB MARE, 8 yrs., Grey w/blk markings, no bad habits, good trail, endurance or show, 14.2 hands, one owner, \$750; also miniature donkey, 8 yrs, sweet loving personality & good pasture companion for donkeys, cows, horses & sheep, \$200. 386-365-2521 Rentz

1/4 ACRE CANAL LOT w/ 75' canal frontage, buildable zoned for site-built home or MH, selling below assessed value, \$8,900. 386-983-8424 Wilkinson

2006 AMERICAMP travel trailer, Summit Ridge, 31' long, model# M-310 RLS. Like new, hardly used, power slideout, awning, sleeps 4, furnished. \$18,000. 904-626-8946 Hiers

WESLEY ALLEN off-white iron canopy king bed, \$250; Vintage 29-piece brass flatware, \$60; audio tapes & CDs, classical, folk, jazz, gospel, Christmas. 352-473-3935 Smith

2/2 DW w/front & back decks, sun porch & attached 1-car garage, w/ outbuilding on 1/4 acre, heat & air, \$52,000. 352-595-5345 Bowman

COLLECTIBLE FINE Woodworking Magazines; Woodsmith Magazines; all in exc. cond.; hardcoverd books: Roy Underhill Woodwright Shop, Fineworking, Woodsmith, accepting reasonable offers. 386-684-2625 Saunders

RV COVER, Designer Series Class C, fits 29-32', new \$450.95, asking \$200. 352-472-7092 Mason

1996 HONDA Shadow ACE 1100, great bike, runs very strong, new tires, brakes, carb., & Vance Hines exhaust system, sounds awesome, \$2700. 352-472-6819 Blount

PRESSURE WASHER coveralls, waterproof & winter proof, size 48 mens, \$50; Coleman 2-person blow-up boat, exc. cond, \$40; Polaris Sportsman 700, 4x4 four wheeler, 2004, good cond, 3,200 miles, garage kept, winch. \$3,000. 904-282-7062 Pharis

8 ALBEE AVON figurines, perfect cond, 1st one awarded was 1976-1984, \$20 each obo. 904-418-4720 Nicholson

CHILD CARRIER bike trailer "In Step" brand, carries 1-2 children, used once, excellent condition, \$75. Keystone Hgts 352-745-0016 McHollan

1940 PACKARD Club Coupe, call for info. 386-659-2554 Wainwright

HOUSE 3/2 on 1.25 acres, North Palatka area, near Seminole Electric, \$102,000. 386-916-9172 Carter

1994 CHEVY PASSENGER van, V6, very good cond. 386-659-2706 or 904-327-4269 Murphy

1994 ACE LAWN tractor, 42" cut, 14 hp, 7 speed, new battery, belts & carb.,

\$375. 352-468-1414 Sullivan

KOHLER 12 HP engine, \$100. 386-684-9309 Fabian

SHERWOOD S-1900, 3-way speaker system, 100 watts, \$45 pair; Trailer brake control w/ext. mirrors, \$50; 2 B&S engines, 8 HP i/c \$25 & 17 HP i/c Twin II, \$50. 904-885-2323 Hall
MOTORCYCLE HELMET, full face w/ very nice graphics on helmet, worn 1 time, \$60 obo. Call anytime 904-413-7345 Stevens

MIDDLEBURG: almost 5 acres, asking 60k. 904-699-4154 Lane

AUTOGRAPHED 1967 NY Jets Football; Swarovski crystal bracelet; leather jacket; Sony recovery CDs; ceiling light fixture; electric heater; ladies watches & shoes; H2O steam mop as seen on TV; costume jewelry. 352-454-3422 Schena

LONGLEAF PINE for flooring, rough cut 1" x 5.5", 1 x 4.5" and 1" x 3.5", youngest tree was 80 y.o., oldest tree was 150, enough wood to floor 1800 square feet when finished, \$1/square foot, min. purchase 900 sf. 386-937-1283 Richardson

YAMAHA v star 650 Silverado, 22k miles, runs great, oil changes every 5-6,000 miles w/synthetic oil, \$3,500 obo. 386-627-0428 Green

3 TON Trane Condenser Unit, R22 System 13 seer, pumped down & sealed, \$300 cash; 1 & 1/2 HP Sta-Rite deep well pump, \$250 cash. 904-282-1838 Lagasse

DOVE CHOCOLATE: your own Dove Chocolate home-based business, \$115. 904-589-4082 White

ANTIQUe AMMO- box of .38 S&W Caliber Ammunition, half full, 25 bullets left out of original 50, Remington UMC brand, about 100 years old, smokeless powder, collectible, \$50 or trade. 386-462-0757 Wolf

MASSEY 283 diesel farm tractor, barely broken in, 942 hours, 67 horse, 2 wheel drive, brush hog & heavy chain drags also available, great work tractor, \$8,500. 386-804-9860 Proskine

HORSES & KIDS: 9.5 wooded acres near Gold Head Branch State Park, 2/2 home, fireplace, sunroom, garage, out buildings, \$159K; English saddle, \$200; Pony saddle, \$100. 904-699-2119 Blevins

17' GRUMAN ALUMINUM canoe (2 point/2 seats), \$500; Kayak w/paddle single/sit in, \$300; Schwinn Airdyne exercise bike, \$200; Lane brown leather couch & loveseat, like new, \$750/both. 352-304-8186 Hoelzer

2/1, FENCED yard & sheds, newer roof, some upgrades, porches, 1,000 sf, Salt Springs 4 mi, Walmart 20 mi, \$49,000. 386-467-9287 White

WATERFRONT: Sampson Lake at Starke, 90/370', beautiful lot, no work,

just cut grass, \$65,000, 1/3 acre, in town on corner of Pine & Lee Sts, \$30K for all, water & sewer available. 904-786-4971 or 904-859-5898 Price

RENTALS

LAKE SANTA FE Cottage, 2/1, w/d, yard service incl., beautiful view, sandy beach, boat lift, unfurnished or furnished, \$800/mo. 352-468-2386 Moore
MOUNTAIN VACATION in Franklin, NC. Near Cherokee. 1/1 home fully furnished, sleeps 4. Enjoy fresh mountain air & views. \$375/wk includes cleaning fee. 386-755-0070 Brooks

OCEAN FRONT condo @ The Ocean Gallery, St. Augustine 2 BR/sleeps 6, Sat.-Sat. available weeks Aug. 16th thru Nov.30, reduced rate from \$1,257 to \$969/per week. 904-364-7145 Reddish
GEORGE'S LAKE chalet, 2/2 plus sleeping loft, heat & air, boat house w/ lift, on 100-acre lake. \$995/mo., 1-year lease, 148 Martin St, Florahome 32140. 386-446-9090 Krier

COOL OFF at our mountain chalet near Franklin, NC. Cherokee, Asheville, Gatlinburg, Helen & many outside activities nearby. \$400/wk or \$70/night, 2-day minimum. 828-369-3619 Ahrens
ROOM FOR RENT, \$250/mo., no deposit, Citra area on Orange Lake. 352-595-8685 or 352-216-4909 Springer

SMALL UNIT, 28' prowler w/pull out living room, bath, queen bed & sofa folds into full bed, very remote family property, great for retiree or snowbird couple, lots of animal traffic, no hunting, limited pets, Marion County. 352-546-2738 Simpson

WANTED

OLD TOY TRAINS: Looking for Lionel or American Flyer trains, private collector. 904-272-7060 Bryner

OLDER GUITARS: Fender Gibson Martin acoustic, electric & archtops in any cond.; Les Pauls, Stratocasters & Telecasters are of interest; also older Fender & Marshall tube amplifiers. 386-965-4085 Simpson

X-FRAME FOLDING camp stool, wooden w/fabric seat. 352-331-5215 Barry

3 FULL CORD OAK firewood, delivered to Orange Park area. 904-272-6014 Thompson

GUITARS WANTED, old or new, acoustic or electric, my hobby, my passion, always collecting/buying, always cash, will consider other string instruments & amplifiers. 352-680-0129 Barrett

CANOE, 12' to 15' in length, call Ray, 904-964-8393 Allen

HOUSING for 1 mature adult, 1 cat.w/ outside space horse & miniature donkey, Ft. White, Branford, O'Brien area, Can pay \$400 mo. 386-365-2521 Rentz