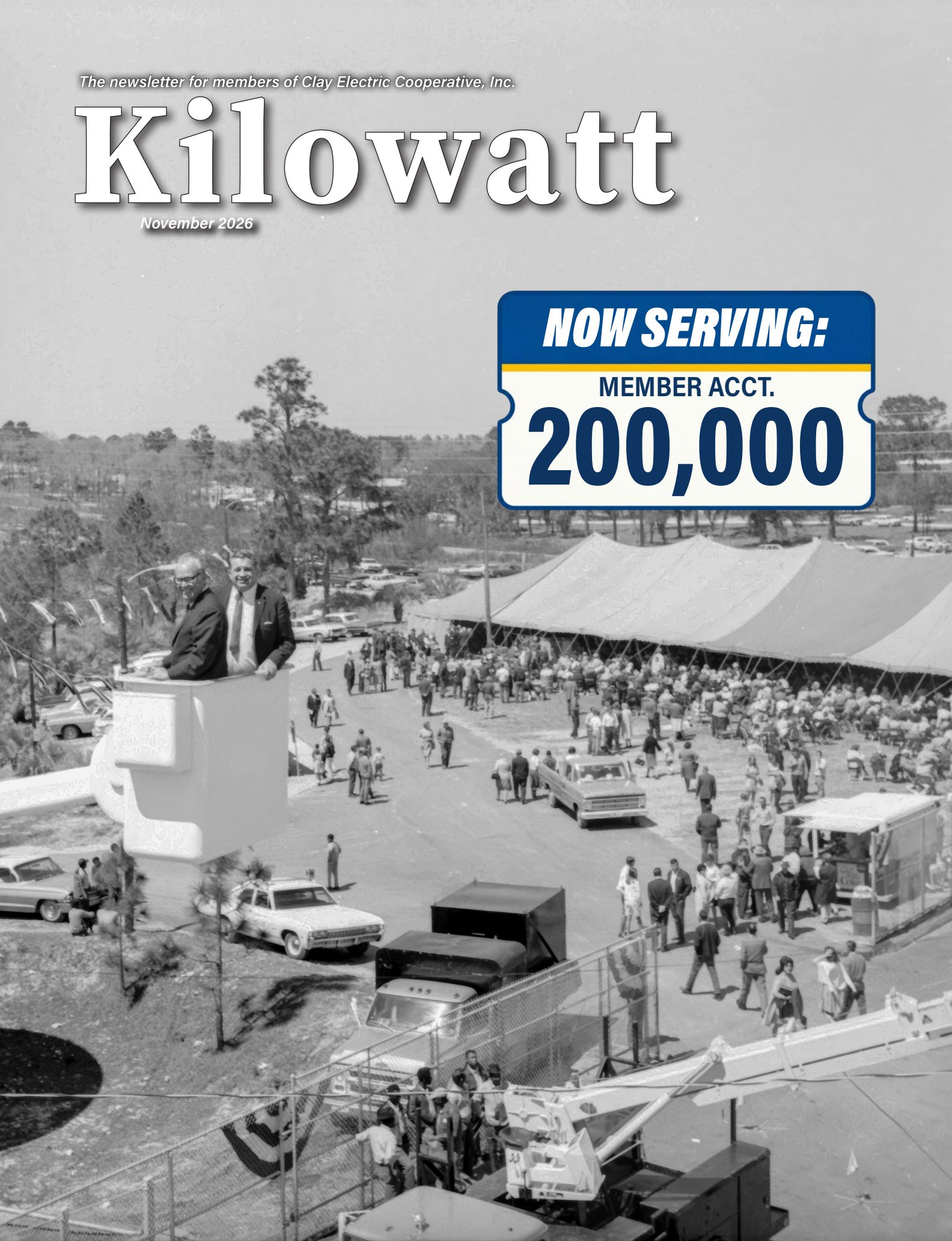
The newsletter for members of Clay Electric Cooperative, Inc.

Kilowatt

November 2026



200K: A milestone that's worth celebrating



Andy Chaff
GENERAL MANAGER & CEO

Kilowatt
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On the cover: Clay Electric hosts a large gathering of members during its 31st Annual Meeting in 1969.





Left: Members gather for the 11th Annual Meeting in Keystone Heights on Jan. 20, 1949. Right: Clay Electric employees make meals for members attending the Annual Meeting gathering. These are two of the oldest photos in our archive and some of the earliest photos we could find from an Annual Meeting.

This holiday season, we're celebrating an especially meaningful milestone in Clay Electric's 89-year history. Clay Electric recently reached 200,000 member accounts across our service territory.

That number represents nearly nine decades of growth, but it means more than a figure on a report. Behind each account is a home, business, farm, school or community organization that depends on us to provide safe, reliable and affordable electricity. We don't take that responsibility lightly.

In March 1990, Clay Electric reached its 100,000th member account. The cooperative was 52 years old at the time, and only a few electric cooperatives nationwide had reached that mark.



A lot has changed since then. The communities we serve have grown, the equipment we use has advanced and members depend on electricity in more ways than ever. What hasn't changed is our responsibility to serve you well.

Today, Clay Electric's system includes more than 14,000 miles of line across 15 counties. Our employees work throughout that system every day, maintaining equipment, responding to outages and making improvements that support existing members and growing communities.

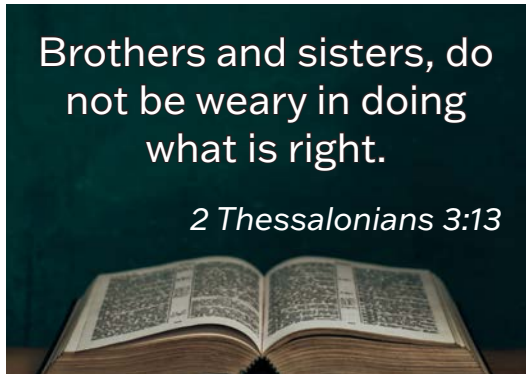
We're also investing in tools that help us work more safely and efficiently. Drones allow us to inspect lines and assess storm damage more quickly. Ductile iron poles are being tested as a longer-lasting option in parts of the system. Our upgraded advanced metering infrastructure gives us better information to locate outages, manage voltage and plan for future needs.

These investments matter because growth doesn't begin when a new meter is installed. It can take years of planning, engineering and construction to make sure the system is ready for additional demand while continuing to reliably serve the members already connected.

Reaching 200,000 member accounts is something we can all take pride in. It wouldn't have happened without generations of employees and members who helped build and strengthen the co-op. Every member, whether you've been with us for decades or recently joined, is part of that continuing story.

During this season of gratitude, I want to thank our employees for the work they do each day and our members for the trust they place in their cooperative. Clay Electric belongs to you, and we'll continue working to serve you well as the communities around us grow.

Happy Thanksgiving from all of us at Clay Electric.





10 YEARS

OPERATION UP ROUND®

Thank you to the more than 80% of members who voluntarily round up their monthly statements to the nearest dollar. It's helped make the last 10 years of Operation Round Up a success, improving the lives of communities that Clay Electric serves.

The tax-deductible amount that members elect to round up is donated to the Clay Electric Foundation to support local charities and nonprofits. Each month's recipients are featured on Clay Electric's **Facebook (Clay Electric Co-op)** and **Instagram (@clayelectriccoop)**.

More information:
👉ClayElectric.com/operation-round

January will mark 10 years since the Clay Electric Foundation began disbursing grants to local charities in communities served by the co-op. It's all been possible thanks to generous members who voluntarily round up their monthly billing statements to the nearest dollar.

The Foundation's first round of grants in January 2017 awarded $71,160 to seven organizations. Since then, member contributions have continued to support charitable projects throughout the co-op's service area.

Today, 83% of Clay Electric's members voluntarily contribute through Operation Round Up. The average contribution is about 50 cents per month, or $6 a year, showing how small amounts from individual members can add up.

Since the program's inception, Round Up has disbursed **$9.15 million**. Through November, 2026 grants totaled **$918,675**, continuing the support for organizations that serve local families.

Grants have supported food banks, educational programs, health care services and organizations assisting seniors and people with disabilities. That support helps meet basic needs, purchase equipment and provide opportunities for children and adults.

A volunteer Foundation board reviews grant applications and determines which projects receive funding. The board includes one Clay Electric member from each of the co-op's nine trustee districts.

Operation Round Up is one way Clay Electric puts the cooperative principle of Concern for Community into practice. By combining their spare change, members help local organizations carry out work that benefits their neighbors.

As the Foundation approaches 10 years of grantmaking, Clay Electric thanks every member who participates. Their generosity has sustained the program month after month, turning spare change into support for our communities.

Youth Tour student gives back through service





Kaleena Feng (photo left, third from left) and her friends met at the Orange Park District Office, filling bags with supplies for people experiencing homelessness.

Kaleena Feng and her friends gathered at Clay Electric's Orange Park District Office in October to pack bags with supplies for people experiencing homelessness. Through her Unto Me Initiative, she collected enough clothing and personal care items to fill well over 100 bags.

The Oakleaf High School student represented Clay Electric on Youth Tour and serves as Florida's 2026 Youth Leadership Council representative. The initiative is her council service project, putting her leadership experience to work to help people meet basic needs.

Her efforts reflect "Concern for Community," one of the seven cooperative principles that guide Clay Electric.



Cassie Nettles was elected by members this year to represent Clay Electric Trustee District 2.



Nettles (far right) with the Board of Trustees, GM/CEO Andy Chaff (far left), State Rep. Chuck Brannan, R-Macclenny (center) and other industry leaders at the FECA Leadership Conference.

Cassie Nettles was driving to her real estate office when she spotted a for-sale sign at the former home of the East Palatka Fruit Market. She called her husband with an idea: buy the property and bring the market back.

"It was just something we all enjoyed and needed," she said.

Nettles, elected earlier this year to represent District 2 on Clay Electric's Board of Trustees, has spent much of her career working with people in her community. Rebuilding the market gave her an opportunity to restore a place many of them remembered. A logging truck destroyed the building in 2009, leaving a vacant property where the longtime business had stood.

Getting the market open again took two years. The previous owners, Bobby and Melanie Wright, agreed to sell her the business name and trademark, and both the Wrights and the Currie family, who had operated it before them, offered guidance and encouragement. The market reopened in March 2025.



Nettles and her husband, Troy, speak with members at this year's District 2 trustee meeting.

Nettles hired members of the Currie family to help run it and has since sold them the business.

"I kind of completed the circle," she said.



The East Palatka Fruit Market as it stands today.

Nettles' background includes 10 years teaching middle school and more than 20 years in real estate. She spent eight years as broker and owner of Century 21 Triton Realty before selling the business to one of her agents in November 2024. She continues to work there as a broker-sales agent. She credits good mentors with helping her make the transition into business ownership and says she enjoyed the people she worked with.

A Clay Electric member for about 25 years, Nettles also came to know the cooperative through her real estate work. Helping customers with properties meant dealing with different electric utilities, and she appreciated being able to reach someone at Clay Electric who could help.

"When I call Clay Electric, I speak to somebody who cares about me," she said.

That experience helped shape what she values in the cooperative. Asked what members need most, her answer was communication. She pointed to outage notifications and restoration updates as examples of how technology has improved the information available to members.

"Sometimes they tell me my power's out before I know my power's out," she said.

Nettles also values the cooperative's ownership structure. As a member herself, she sees a direct connection between the people paying their electric bills and the decisions made on their behalf.

"Everything they do is for the members," she said.

Nettles is continuing to learn the responsibilities of serving on the Board and welcomes the education that comes with the role. She wants members to feel as comfortable contacting her with a concern as her real estate customers did when they needed help.

Need help paying your electric bill?



LIHEAP

Federally funded assistance helps eligible households pay energy bills. Apply through your local agency.

Project Share

Voluntary donations from Clay Electric members to help other members facing hardship. Funds are distributed through the Salvation Army.

Eligibility and available funding will vary.

Find assistance in your county
ClayElectric.com/payment-assistance

Solar slide: Co-op's monthly installations plummet



Energy Services Supervisor Ben Thomas stands with a 340-watt solar panel.

For the better part of five years, the co-op has warned members about misleading online ads promising energy independence and door-to-door solar salespeople using high-pressure tactics to get them to sign on the dotted line. For some members, those promises have led to solar loan payments stretching 25 or 30 years, alongside an electric bill they were told would all but disappear.

Those warnings may be sinking in. Greater awareness of solar's financial realities, combined with other factors such as the end of the 30% federal residential solar tax credit, may help explain a substantial decline in new installations. Case in point: Clay Electric set just 39 net meters through September, down from 119 during the same period last year and 196 in 2024. That's a 67% decrease from last year and an 80% drop in two years.

For perspective, the co-op set 711 net meters during the same period in 2023.

"I think in time, people started understanding the reality of the financial side," said Clay Electric Energy Services Supervisor Ben Thomas. "Many people got burned, and now the tax credits are gone."

The slowdown was already underway before the federal tax credit expired. Thomas believes members sharing their experiences have helped others look more closely at the promises being made, particularly when it comes to savings.

During the solar boom, he said, some salespeople presented the tax credit as money members would simply get back after purchasing a system. The financial benefit didn't always match what members had been led to expect.

"They were promised by solar contractors that they were going to get that money, that 30% back," Thomas said. "Unfortunately, it had to take several years, but I think the word got out."

Promises about eliminating electric bills have also evolved. Instead of saying the bill will disappear entirely, some salespeople now tell members they'll pay only Clay Electric's minimum monthly charge. Thomas said it can take several billing cycles for members to realize their savings won't cover the additional loan payment.

"Your electric bill did get reduced, but you still have an electric bill with Clay Electric, and now you are locked into either a 25- or 30-year loan with an interest rate," he said.

In one recent case, Energy Services used the co-op's solar calculator to review a proposed 28-kilowatt system. Based on the information the member provided, the estimated break-even point was about 40 years.

Fewer installations haven't put an end to questionable sales practices. Thomas said some contractors are responding to fewer buyers by pitching larger systems and additional equipment, including batteries. A bigger system can mean a bigger financial commitment, without necessarily being a better fit for the member's energy use.

"We're not anti-solar. We're just anti our members going broke over it," Thomas said.

For members still considering solar, the co-op's advice remains the same: contact Energy Services before signing a contract. The department can help members use the solar calculator, understand how excess energy is credited and evaluate what a proposed system could mean for their monthly costs.

For more information, head to **ClayElectric.com/solar-power** and try out the solar calculator.

Clay Electric helps restore power in Panhandle following Isaias

Clay Electric crews — 31 total employees — traveled to the Florida Panhandle to help restore power after Hurricane Isaias, assisting fellow cooperatives including CHELCO and Talquin.

CHELCO faced the largest storm response in its history, with more than 70,000 outages at the peak, while Talquin reported more than 5,300. Our employees joined local crews and other mutual aid teams to repair storm damage and get members' lights back on.

Cooperation among cooperatives means having help available when it's needed, and while our service area was fortunate this time, we know we can call on fellow co-ops when a future storm leaves us needing a hand.



The first of two crews left early Oct. 10 to help with widespread outages due to Hurricane Isaias in the Florida Panhandle. A total of 31 Clay Electric employees were sent to assist.

Notice of District Trustee Meetings



NOTICE IS HEREBY GIVEN that three Trustee District Meetings of the Members of Clay Electric Cooperative, Inc. will be held in the following respective districts:

DISTRICT NO. 3 Susan Reeves — Trustee — **Jan. 5, 2027**, at the Windsor Baptist Church, 918 SE County Road 234, Gainesville, Florida, 32641. Registration begins at 5:30 p.m. Meeting begins at 6 p.m.

DISTRICT NO. 5 Dewitt Hersey — Trustee — **Jan. 7, 2027**, at the Sampson City Church of God, 8420 NW CR 225 Starke, FL 32091. Registration begins at 5:30 p.m. Meeting begins at 6 p.m.

DISTRICT NO. 7 John Henry Whitehead — Trustee — **Jan. 4, 2027**, at the First Christian Church, 155 NW 1st Street, Lake Butler, Florida, 32054. Registration begins at 5:30 p.m. Meeting begins at 6 p.m.

Said District Meetings to be held for the purpose of (a) selecting one or two members who reside in such District as Candidates for Trustee to represent the members of such District, and (b) to transact such further business as may properly come before such meetings. The candidates who are selected shall then be voted upon by the members by a process determined by the Board of Trustees, and the results of the election shall be announced on Clay Electric's website on **Friday, Mar. 5, 2027,** and at the Annual Meeting gathering of the members on **Saturday, Mar. 13, 2027**.

For a District Meeting to be legal, at least 15 members of the Cooperative within the respective district must be present. This is one of the few duties requested of you by your membership in the Cooperative. Many members should be present to ensure the selection of qualified candidates for the important position of Trustee. A door prize will be given to a member who has registered for the meeting.

A description of each Trustee District Boundary Line can be found in your Member Handbook. A copy of the handbook can be found on Clay Electric's website at **clayelectric.com/communications**. You also may contact your district office for a copy.

If you are uncertain which Trustee District you reside in, check your most recent billing statement.

CLAY ELECTRIC COOPERATIVE, INC.
By: John Henry Whitehead, President
Attest: Jimmy Wilson, Secretary

Annual USPS statement of ownership, management and circulation

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Sept. 29

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I, Nick Jones, certify that the provided statements are correct and complete.

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Paid circulation (dealers, carriers, vendors, counter sales)	156,661	159,094
Paid circulation (mail subscription)	0	0
Total paid circulation	156,661	159,094
Free distribution (including samples)	0	0
Total free or nominal rate distribution	0	0
Total distribution	156,661	159,094
Copies not distributed: (office use)	300	300
Total	156,961	159,394

The Trading Post

Submit your Trading Post ad by sending it to Clay Electric, PO Box 308, Keystone Heights, FL 32656. For more Trading Post ads or to submit your ad online, visit **ClayElectric.com/trading-post**

1964 CHEVROLET CHEVELLE SS resto-mod, only 8,224 built & coded. 2009 frame-off restoration, Porsche red. Engine needs valve adjustment, has valve lash noise. 2025 appraised value $53,000. No phone/text offers. See by appt. only. $48,000 obo. 904-333-8142 Arthur

1995 HYDRA PONTOON, 20', 2022 Suzuki 60-hp motor, 2023 trailer, new marine plywood deck, vinyl flooring & Bimini top, $4,000. 954-913-6620 Gallo

FRANCISCAN "DESERT ROSE" CHINA, 14-pc. estate set, USA-made, no chips/cracks; dinner, serving & dessert plates, bowls, salt & pepper shakers, $60. DeAgostini Atlas 1/1250 naval ship models, 10 different ships, new, sealed pkg., $150/all or $18 ea. 386-288-3089 Childs

DISH satellite equipment, everything needed for home, RV or tailgating; single- & multi-receiver DVRs, cables, satellite heads, portable stands & more; call for deal. 352-267-1145 Ponteaux

ET ARMS OMEGA 15 rifle, .223/5.56 polymer AR, 16" barrel, 15" M-LOK rail, Nano SAF-T-FIRST trigger, adjustable ATI SR-1 stock, 30-rd. magazine, $400. 352-770-2982 McDougal

UTILITY TRAILER, 5' x 10', new planking, great cond. w/spare & ball hitch, $400. Lg. men's bicycle by Giant, Crossover Cypress model, exc. cond., $400. 904-655-6511 Rodatz

QUEEN SLEIGH BED FRAME, solid wood, $50 obo. Graco playard/Pack 'n Play, great cond., $30. Hot/cold water cooler, $15. 904-424-9199 Urff

SOFA BED, chairs, lamps, pictures & comforters. Call Taylor in Orange Park. 904-263-3788 Barnes

HUSQVARNA Z248F zero-turn mower, 48" deck, 23-hp Briggs engine, 468 hrs. New belt & blades, newer battery. Well maintained. $1,500. 386-201-0126 Priester

CHAMPION GLOBAL power generator, 10,000 starting watts, 8,000 running watts. Runs on gas or LPG. Has electric starter. Used under 100 hrs. $500 obo. 904-607-8076 or 904-219-3104 Ferrell

PALLISER LEATHER RECLINER, power, pale yellow, $350. Vtg. dressing table, Queen Anne-style legs, adjustable side mirrors, 4 drawers, $245. Nonsmoking home. 352-363-0248 Green

2003 FORD F-150 FX4 LARIAT, brand-new fuel pump, 4x4 works, power windows/doors, bed cover, est. 220,000 miles, odometer doesn't work. Great hunting truck. $4,500. 904-813-3010 Maddox

WASHBURN BANJO, Americana Series B10-A, 5-string, gloss sunburst, open box. Mahogany neck, 22-fret rosewood fingerboard, pearl inlays & die-cast tuners. Remo head. Mint cond. $250. 386-288-3089 Childs

BASS BOAT, 2007 21' Skeeter w/225-hp Yamaha VMAX motor & NexTrail trailer, garage-kept, $15,000. 904-327-4276 Tippette

EVENT TENT, 8' x 8', like new, $25. Folding table, 6', like new, $25. Medium-size dog cage, $15. 904-432-6608 Noel

2006 YAMAHA ROAD STAR SILVERADO, windshield, backrest, fiberglass saddlebags, sissy bar, studded seats, very good cond., 2 Bridgestone tires, $5,000. 904-610-9914 DuChemin

1994 SUNBIRD, 17.5' center console w/70-hp Johnson & trailer, needs TLC, sold as is, $3,000. 1999 Mustang convertible, red, 3.8-liter engine, needs TLC, $3,500. 1994 Buick Roadmaster, blue, $4,000. 305-647-9300 Torres

SAMSUNG 55" curved 4K TV, model UN-55HU7200F. Very good cond. Have remote & manual. $300. 904-514-4183 McCarroll

RECUMBENT EXERCISE BIKE, model CBK2410, battery-operated, purchased new 4 months ago for $250, asking $100. 904-547-1572 Baldwin

1972 OLDS CUTLASS, 442 tribute, rebuilt Rocket 350 engine, 200-4R trans., 2 working carburetors, repainted once, exc. cond., $28,000 obo. 904-378-6241 Pierce

2017 COACHMEN MIRADA 35LS, 42,466 mi., new awning, La-Z-Boy reclining loveseat, $75,000. 386-972-3416 Devine

HUSQVARNA YTH18542 riding mower, no engine, some new parts, deck welded at chute, small tear in seat, 1 plugged tire, $495. 727-692-6352 Schell

2003 HARLEY-DAVIDSON, anniversary edition, 1,449cc, silver, great cond., $4,000 obo. 386-450-2849 Stevens

SPECIALIZED CROSS-ROADS ELITE hybrid bike, 15" frame, Shimano Acera 24-speed drivetrain, Bontrager rack, Zefal mirror, decent cond., good brakes/tires, $200. Early-1900s oak reclining wheelchair, high back, replaced pressed-cane seat/back, rear swivel wheel, $650. Cash only. 352-228-1072 Gillette

2023 PRIDE REVO mobility scooter, 410-lb. capacity, 2 baskets, lights, horn, barely used, indoor/outdoor use, Harmar lift w/swing gate, cash only, $2,000. 904-772-4042 Kusy

SEARS metal router table, top model 171 254790, floor stand model 171 25497b, switch model 171 25060, exc. cond. Router model 315-17460 w/case. $200/both; table is already assembled. 904-613-9870 Zegarski

CUSTOM RIVER MASTER AIRBOAT, 13', fiberglass, newly rebuilt/certified Oldsmobile 463-cubic-inch/460-hp engine, never in salt water, $28,700. Generac Guardian LP 15-kW standby generator, model 0052440, very good+ cond., automatic 16-place wall-mount transfer switch, installation instructions/manual, $3,600. Alachua. 352-212-9191 Harter

CLASS C RV, 2016 Thor Chateau 24C, 26', Ford E-450 V10, under 10,000 miles. Propane stove, frost-free refrigerator, Onan generator w/100 hrs., queen bed, overhead sleeping area, settee. Rubber roof, fiberglass body, no leaks, peeling pinstripes. Starke. $37,000. Call afternoons. 202-903-7576 Brewin

DUAL RECLINING COUCH w/lumbar support, USB port on each end, top-grain leather, brown, all power, $600. 904-838-5778 Giddens

2020 WINNEBAGO INTENT, 29' Class A, 12,000 mi., Ford gas V10, exc. cond., climate-controlled storage, 2 A/Cs, full-length slide, auto leveling, large awning, never used for towing, VIN 1F65F-5DY4K0A18511, $65,000 firm; possible land trade. 352-283-4165 Dixon

1957 CADILLAC FLEETWOOD, $11,000 obo. Older-model 25-hp riding mower, $575. Leather rocker recliner, $50. Seasoned cherry firewood, cut to length, must pick up, free. Hawthorne. 689-262-0849 Lazzaro

SOUTH BEND LATHE, 3' bed, model A metal lathe, 1944 w/quick-change gearbox. Everything works, extra chucks & tooling. $3,000 obo. Text only. 904-755-1649 Smith

CATTLE GATES, one 10' & one 4', both red. You pick up. $85/both obo. 813-727-4594 Moore

DOGHOUSE ground blind, like new; boxed full-size black metal bed frame; dual-wheel bench grinder, new cond.; new TenPoint ACUdraw crank handle, $40 ea. Charmglow CGL300TQ freestanding gas/propane black iron fireplace w/logs, curved front, thermostat, auto fan, $250. 856-305-5019 Gubbine

SCHWINN BICYCLES: girl's green 26" bike & boy's blue 27" bike, ridden a few times, like new, $75 ea. 904-813-1556 Hallquest

DUAL-FUEL GENERATOR, new, Firman H07553, 9,400W/7,500W portable generator powered by 439cc engine. Gas/propane, push-button electric start, 8-gal. fuel tank, built-in CO alert safety shutdown. $800 obo. 386-266-6635 Martin-Brown

VCR, $40. Free hot tub, not used much, needs a part, molded, good cover. 2 different egg hatchers, $50 ea. 1 small freezer, $100. Ice cream maker, never used, $40. 352-816-5777 Severance

Brown sugar apple pie

Ingredients

- Pastry for a 9-inch deep-dish double-crust pie
- 8 cups apples, peeled, cored and thinly sliced (Granny Smith or Honeycrisp)
- ¾ cup packed light brown sugar
- ¼ cup all-purpose flour
- 1½ tsp. ground cinnamon
- ¼ tsp. salt
- 2 tbsp. unsalted butter, cut into small pieces
- 1 egg, beaten with 1 tbsp. water

Directions

1. Heat oven to 425 degrees. Line a 9-inch deep-dish pie plate with the bottom pastry.
2. Mix brown sugar, flour, cinnamon and salt. Toss with apples until evenly coated.
3. Spoon apples and any juices into the crust, gently settling the slices to minimize gaps. Dot with butter.
4. Add the top pastry, trim and crimp the edges, and cut several slits for steam to escape. Brush lightly with egg wash.
5. Place pie on a rimmed baking sheet. Bake for 20 minutes, then reduce heat to 375 degrees. Bake another 40–55 minutes, until the crust is golden, the filling bubbles through the slits and the apples are tender when pierced with a thin knife. Cover the edges with foil if they brown too quickly.
6. Cool for at least 4 hours before slicing to allow the filling to set. Serve with vanilla ice cream, if desired.

CLAY ELECTRIC BOARD OF TRUSTEES

Meets in the boardroom at the headquarters building in Keystone Heights at 11 a.m. (or shortly thereafter) on Nov. 16, Dec. 17 and Jan. 28.

John Henry Whitehead - President
Lake Butler - District 7
Susan Reeves - Vice President
Hawthorne - District 3
Jimmy Wilson - Secretary
Middleburg - District 6
Cindy Loose - Treasurer
Keystone Heights - District 1
Cassie Nettles - Trustee
Palatka - District 2
Carl Malphurs - Trustee
Alachua - District 4
Dewitt Hersey - Trustee
Starke - District 5
Terri Kane - Trustee
Micanopy - District 8
Karen Hastings - Trustee
Citra - District 9

Andy Chaff
General Manager & CEO

EXECUTIVE STAFF

Bryan Gunter
Chief Operations Officer
Chris Bryan
Chief Engineer
Mark Maxwell
Chief Financial Officer
Derick Thomas
Chief Public Relations Officer
Justin Williams
Chief Officer of Corporate Services and Human Resources
Brent Richardson
Chief Information Officer
Cheryl Rogers
Chief Audit Officer

DISTRICT MANAGERS

Troy Adams
Gainesville & Lake City
Jessie Myers
Keystone Heights
Joey Wilkes
Orange Park
Derek Hembree
Palatka & Salt Springs

COMMUNICATIONS

Kathy Richardson
Communications Manager

Clay Electric Cooperative, Inc.
A Touchstone Energy® Cooperative

2020 RUNAWAY COOLCAMP camper, 4' x 8', easily towable w/A/C. Roof kayak rack, front cargo carrier & rear receiver hitch. Like new, always garaged. $5,250 obo. 2-drawer filing cabinet safe w/Mas Hamilton industrial electronic combination lock. Not fire-rated. Approx. 325 lbs. $100 obo. Calls only. 352-427-2990 Dunlap

AMMO: 570 rds. 12-gauge shotgun ammo, 2¾"–3". 4 boxes Hypersonic, 1,700 fps. $200 for all 12-gauge. 740 rds. .357, all brass, some hollow-point, 25 rds. tactical. $350/all .357. 386-383-5848 Loesch

STORAGE BLDG./TINY HOME, 14' x 40' Handi-House, finished inside, fully wired & insulated w/bath/shower, closet, water heater & open space. Keystone, you move. $15,000 obo. Text first. 904-813-0008 Davidson

SOUND SYSTEM: Denon AV receiver, model AVR-S960H, 2 Klipsch tower speakers, 2 Klipsch side speakers, 1 Klipsch subwoofer & soundbar. 1 year old. Serious buyers text for photos. $1,800 obo. 904-710-7652 Jankowski

1930 MODEL A FORD w/rumble seat. Older restoration, $13,900. 1923 Model T Ford coupe w/suicide doors, older restoration. Needs roof repair, $6,900. 352-468-2322 Haines

2006 HYUNDAI TUCSON, 179,354 miles, $2,800. 352-872-2567 Cady

2004 AIRSTREAM RV, 25' Safari, 10-ply tires, twin beds, microwave, extra clean, electric front jack, nonsmokers, very good cond., 2nd owner, $29,500 obo. 352-623-7001 Copeland

CEMETERY PLOT, deed for interment rights, Jacksonville Memory Gardens, Last Supper Garden. 1 double adult space. $4,000 obo. Email tomishma@bellsouth.net. Jeffries

LAWN MOWER LIFT, Pro-Lift 550-lb. lawn mower jack for blade changes. Purchased for Scag 61" mower blade work, new in 2020 but never used, stored in tractor barn. $155. 239-209-1639 Nolan

THE SOPRANOS complete DVD series, like new, orig. box. All 86 episodes on 30 discs. 4 hrs. of bonus features. $20. High Springs. 386-454-5274 Zahler

GENERATOR ELECTRICAL PANEL, meant to tie 2 generators together for whole-house system, $100. 352-213-2900 Mott

1998 PONTIAC FIREBIRD convertible, all original, 3.8-liter V6, 61,000 miles, auto trans., garage-kept, no accidents, runs fine. A/C needs Freon. Original red paint w/minor dings; top has some staining, no tears/fraying. $7,000 obo. 904-263-8683 Davis

SMITH & WESSON VICTORY .22 long w/suppressor, 2 clips, $325. Hi-Power 9mm, $210. Savage .30-30 with 4x32 Tasco scope, $350. 1996 Regal Valenti bowrider w/4-cyl. motor, Volvo outdrive, under 500 hrs., exc. cond., $7,000. 352-267-5033 Neubecker

TONNEAU TRUCK BED COVER, BAKFlip hard folding cover for Nissan Frontier, 2-door, 6'1" bed, top-of-the-line construction, 400-lb. weight capacity, $700. Drywall lift, Mtn Gearsmith, 11' high, full 90-degree pivot, handles 4' x 11' sheet. Instructions included, orig. box, $100. 386-546-5594 Goodwin

2024 KEYSTONE COUGAR HALF-TON, used once. Purchased new July 2025. King bed, vibrating/heated recliners, 1 slide-out, CURT anti-sway receiver, roof vents, solar, tankless water heater. Model 22RBS, 22', 29' total length w/hitch. $20,000. 352-475-5750 Harrell

SPRINGFIELD XD-M ELITE .45 pistol, $500. Light Double Action (LDA) pistol, made in Canada, orig. box w/lock & manual, $700. AR-15, lightweight M4-style, 16" barrel, $400. Various ammo. Buyer must have ID and sign receipt. 618-806-8892 Fiyak

2022 FOREST RIVER INDEPENDENCE TRAIL travel trailer, 21', single-axle, 2,998-lb. dry weight, like new. Queen/single beds, full bath, indoor/outdoor storage, Furrion backup camera, electric jack, sway bars, front/rear stabilizers, roof A/C, furnace, 10' awning, TV, 2-burner stovetop, microwave, oversized fridge. $13,500. Middleburg. 813-334-0734 Townsend

2001 POLARIS 400 ATV, 4-wheel drive, great shape, $2,500. 904-238-4276 Winn

CEMETERY PLOTS: Forest Meadows Memorial Park East, Section C, Lot 199, Spaces 1–2, $3,000. Sarasota Memorial Park, 3 plots, Garden of Prayer I-1, Lot 93, Sections 1, 2 & 3, $5,000 ea. 352-359-0642 Sapp

WOODWORKING EQPT.: Conover lathe 12, bed can be shortened, cast iron, $1,500 w/tools. 10" Powermatic 5-hp table saw w/Excalibur sliding table, $4,000. 15" Powermatic planer, other machines. 352-317-6209 Calkins

POOLGUARD ALARMS, pair, used once, red keys, $75. Pair M1949 sleeping bags w/U.S. Army covers, small tear in one, $150. Vtg. military lot: two 1-qt. canteens w/insulated covers & handled metal liners, field bag, M1956 canvas belt, $150. Message for pics. 830-743-2838 Hearn at $3,000, will sell for $2,300 obo. Bob/Lou. 386-684-4115 Cox

LORTONE heavy-duty R-40 tumbler, exc. cond., ceramic media, $350. 386-985-5775 Parente

24' GULF STREAM BT CRUISER, 2006 Ford E-450 heavy-duty, all accessories, runs well, everything works, even A/C. $18,500. Call for more info, leave message. 904-282-1953 Farrar

MOBILITY SCOOTER, Go-Go Elite Traveller, foldable. Works as it should. Batteries replaced Oct. 11, 2026. $1,000. 904-312-4824 Eodice

CEMETERY PLOT, Jacksonville Memory Gardens, Last Supper section, Lot 295C-2. Double-depth ground space w/Roberts double-depth vault included. Value $8,250, asking $4,500. 904-655-5742 Knight

BURIAL PLOTS, 2 spaces, Garden of Good Shepherd, Jacksonville Memory Gardens, 94 A 1 & 2. Buyer pays $200 to transfer deed of interment rights during sale. $7,200. littlelace@bellsouth.net. 904-891-4906 Lovelace

BEESWAX, 100% pure, double-filtered, $8/lb. Teeter FitSpine LX9 inversion table, like new, used twice, $350 obo. Farm/peanut wagon, used in hunt club to store corn, $1,000 obo. Text 352-316-5079 Burch

RV, 2022 Thor Compass, model 23TE. Current mileage 4,243. Murphy bed. Ford chassis wheelbase. Tankless water heater, 19,000 BTUs. 25-gal. fuel tank. Gets 13 mpg. $73,000 negotiable. 352-213-2900 Mott

BEAR COMPOUND BOW, Realtree Edge camo, 10–70-lb. draw weight, Trophy Ridge sights & counterweight + case, $300 cash. 904-914-1301 Benham

TONNEAU COVER for Chevy Silverado 2500/3500, white, ARE brand LS2 series, $400. Trolling motor for kayak: Watersnake brand trolling motor with bracket, NIB, $75. 386-965-0648 Hildman