

# Grocery Prices Showing a Downward Trend

Attention Texas grocery store shoppers! Food prices are falling on aisles all across the Lone Star State, according to the latest results from Texas Farm Bureau's Grocery Price Watch.

"Texas families are keeping a close eye on every expense, so they should find it easier to stay within their budgets," said Texas Farm Bureau President Kenneth Dierschke, a San Angelo farmer.

Launched earlier this year by the state's largest farm organization, the Grocery Price Watch is an informal survey that evaluates 16 staple grocery items at various supermarkets across the Lone Star State.

Twenty-five volunteer shoppers participated in the latest survey, who conducted their price checks during the week of June 21-27.

Survey results showed that nine of 16 items decreased in price over the last quarter. The total list of items, on average, fell roughly 1.42 percent (74 cents), from \$51.97 in April to \$51.23 in June.

Dierschke noted that economists are predicting that grocery prices will increase by as much as 4 percent during the course of 2009, according to a recent analysis by the Agriculture Department.

For now, it seems, consumers are not seeing those increases in Texas.

The largest average price declines this quarter came in head lettuce, down 14 percent (17 cents) to \$1.03; bread, down nearly 12 percent (30 cents) to \$2.30 a loaf; and long grain rice, down 7 percent (8 cents) to \$1.01 per 16-ounce bag.

Other items decreasing in average cost this quarter included: cheddar cheese, down 28 cents to \$4.69 per one-pound block; ice cream, down 22 cents to \$5.46 per half gallon; turkey sandwich meat, down 22 cents to \$4.57 per 16-ounce package; milk, down 16 cents to \$3.69 per gallon; lean ground beef, down 7 cents to \$2.79 per pound; and skinless chicken breasts, down 4 cents to \$3.11 per pound.

Showing average price increases during the last three months were grapefruit, up nearly 21 percent (16 cents) to 93 cents per pound; tomatoes, up 11 percent (17 cents) to \$1.68 per pound; dried pinto beans, up 6 percent (22 cents) to \$3.90 per 64-ounce bag; corn flakes, up 4 percent (12 cents) to \$3.20 per 18-ounce box; T-bone steaks, up 2 percent (14 cents) to \$8.28 per pound; and pork chops, up 1 percent (5 cents) to \$3.48 per pound.

The average cost of a package of cake mix remained unchanged over the last three months at \$1.17.

The quarterly survey also notes the price spread shoppers pay at different stores across the state. The most expensive sales receipt for all 16 items rang in at \$61.29, which is \$1.84 more than the highest price paid in April.

The least expensive sales receipt for all items this quarter came to \$40.85, meaning the cost of the same basketful of groceries varied by more than \$20, depending on where shoppers live and choose to buy groceries.

But those cost differences aren't due to the men and women who grow the food that winds up on store shelves, President Dierschke stressed.

"The raw commodity portion of this food basket amounts to roughly 19 cents on every dollar spent on food, according to the latest Agriculture Department analysis. That means farmers, on average, received a little more than \$9 on the \$51.23 spent for these 16 food items," he said. "But often when considering commodity prices and expenses, the farmer earns far less."



Helping to greet people as they arrive in Giddings at the Courthouse last Friday afternoon for the TEA Party was Brianna Gutierrez.



One of the speakers at Friday's TEA Party was Ash Wright, County Party Outreach Coordinator for the Republican Party of Texas, is seen at the left. He is visiting with another attendee, Scott Zacheus.



Donna Martinez gives the "thumb up" sign, gesturing her approval of the TEA Party being held in her county. Donna is a resident of Lexington and she is sitting with a family member, Frankie Smith.



Manning the Sign-In table at the TEA Party were Lexington homeschooler Priscilla Guzman (left) and her friend Kristen Gutierrez.

## Have You Prepared Your Will?

When a loved one dies, it is a traumatic event for the family. Be sure your family and friends do not become entangled in haggling and legal procedures in the disposition of your estate by having your will prepared in advance.

Many people put off preparing their will because they think they need to have an attorney prepare it. On the other hand, it probably is not as expensive as you think to have an attorney prepare your will if you are willing to shop around.

With today's technology, you have access to many online forms you can use in preparing your "last will and testament". These forms make it easy if your estate is simple and straightforward. You merely designate who you want to receive your property, including your home, automobile, personal items and investments. If you have a complex financial portfolio, it would be advisable to seek the advice of an attorney. The most important thing to remember is that if you die without a will, your estate will be determined by state law and if no one can be found to inherit your property, it goes to the state.

For those of you who are parents, it is extremely important that you have a will that names a guardian for your minor children should both of you die. Otherwise, the state will decide who cares for your children.

When designating a guardian for your minor children in the

event that both of your children's parents die, it is important that both you and your spouse designate the same person to be the personal guardian of your minor children. That same guardian can also be designated to manage any property or trusts that you leave to your children. This trustee would manage the property or trusts until your minor children reach legal age, or an age specified by you, to inherit the property.

As for surviving spouses, if you live in a community property state, your surviving spouse is entitled to half of your estate. The other half can go to anyone whom you designate. Other states require the surviving spouse to go to court to claim their share of the estate.

In the rare event that someone should challenge your will, they would have to prove to a court that the will was invalid because your signature was forged, you were not of sound mind when you wrote the will or you were coerced into signing the will. These claims do not usually stand up in court because they are usually brought by a disgruntled family member who feels cheated for not receiving what they believe is rightfully theirs.

After your will is written, it must be signed and dated by you in the presence of witnesses (usually two witnesses). Many states require that those who witness the signing of your will are not designated to receive any part of

the estate.

While there are no requirements that your will be notarized, having you and your witnesses sign the document in the presence of a notary public will simplify the validity of the will when you die. Be sure your signature is placed at the end of the will or your will could be invalidated by the courts.

It is not necessary to record or file your will with any government agency, but be sure you keep it in a safe place, such as a safe deposit box at your bank. Be sure the document is accessible to your executor, the person you designate to handle the affairs of your estate. You should also prepare a document for your executor with up-to-date information on your credit cards, insurance policies, bank information and other financial information and keep a copy with your will.

Your will can always be updated should changes occur like marriage, adoption, births or divorce. Other changes might include changes in tax law or you might decide to appoint a different executor of your estate. In these instances, you can either re-write your will or add what is known as a codicil, which is an addition to your original will. With today's technology, most attorneys just re-write the will rather than prepare a codicil.

While there is software available to you for other estate planning documents, including physician directives and durable power of attorney, be sure you understand the implications. If you have any questions, it would be advisable to consult a professional.

While you are well and healthy is the best time to prepare your will so you can give careful thought on how you want your estate managed when you're gone.

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