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June 2021

# THE SUMMER OF HOMEBUYING?

## Buying a House Is a Huge Milestone

If you haven't been exposed to the real estate and housing market lately, it continues to be a crazy seller's market with very low inventory. I'm not sure that I can tell you much more about that than anyone else; I'm not a Realtor, although I do know a few good ones. Even though the prices continue to climb at a crazy pace in Omaha, many people are looking to jump in and either buy (or refinance) a home right now. So, it seems like an appropriate time to talk about residential real estate. Buying a house is a huge milestone, and I've been on that journey with many homebuyers over the years.



Furthermore, it's a milestone whether it's your first house or your fifth. It seems like the process is always stressful, no matter what experience you already have in the area. Very little can change the fact that your home is likely to be one of your most valuable assets. Quite literally, there's a lot invested in the whole process.

I suspect many people will be taking on that process in the next few months. Interest rates continue to be very low, just as they have been for the past few years. You may be waiting for the market to dip to save money on the house you buy. But plenty of others won't wait.

Either way, if a new house is in your future this year — or if you already own one — there is one issue that I want to talk about because it almost never comes up in the buying process, even though it *really* should. Amazingly, even though people's houses are an extremely valuable asset, many people don't contemplate estate planning in the home buying process. I've seen this situation happen time and again with all kinds of property, but when someone passes away, and a house is part of the estate, it can create all kinds of potential problems.

I've been told, in the state of New York, you have to include an attorney in the homebuying process. We don't live in New York, and I don't believe that most people really need an attorney as a critical component of buying a house. But the one area where I might be inclined to agree with New York is that an attorney can help make sure your house is handled the right way in your estate plan. Just remember this, make sure you contemplate how your house is titled and the ramification of that in any will or trust documents you draw up. If you want the house to go to a spouse, make sure their name is on the title with rights of survivorship. Alternately, if you want the house to pass in any other manner, you probably should have an attorney help with that.

I think about all the people buying houses, especially for the first time, and it makes me really happy. That's such an exciting milestone to conquer, and if you're buying a house this summer, you should be proud of yourself. You deserve to feel good after doing it. Just make sure you contemplate your house in your estate plan and follow the other tips above, and you'll be able to rest easy knowing your most valuable property is protected.



And if you want help with any of that or just need the name of a great Realtor, reach out to us and ask. We're always here to help.

*-LeRoy Peterson*

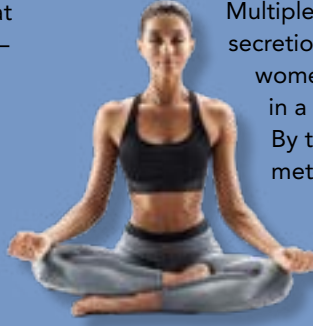
# The Super Benefits of Yoga

June 21 is International Yoga Day, which makes it a great time of year to talk about the unique benefits of yoga — the “superfood” of fitness. As a mixture of exercise and mindfulness, yoga is not only challenging but also has myriad health benefits.

Many people assume yoga is mainly useful for increasing your flexibility. However, it’s also excellent for further developing your strength, mobility, and balance. These can be key benefits for living a healthier lifestyle, whether you’re an athlete or concerned about aging.

Kaitlyn Hochart, a yoga instructor from San Diego, California, writes on Healthline, “During yoga, your body goes through a full range and variety of motion that can counteract aches and pains associated with tension or poor postural habits.” Yoga can help you become more aware of these habits, “[allowing] you to fix these imbalances and improve overall athleticism.”

Many forms of exercise are useful against depression and cardiovascular disease, but in yoga’s case, you don’t have to break a sweat to start benefiting from its stress-relieving properties. “The breathing exercises you practice during yoga can help lower your heart rate and shift your nervous system into a more relaxed state. It also promotes better sleep and increased focus,” Hochart writes.



Multiple studies agree: Yoga can significantly decrease the secretion of cortisol, the primary stress hormone. In one study, 64 women with post-traumatic stress disorder (PTSD) participated in a 10-week program, performing yoga at least once a week. By the end of the 10 weeks, 52% of participants no longer met the criteria for PTSD at all.

As with starting any new hobby or regular exercise, it may help to set clear goals for yourself. By doing yoga regularly, there are several physical improvements you can look forward to, such as:

- Improved range of motion or ease of movement
- A reduction in pain, discomfort, or other symptoms
- An increase in physical strength and endurance
- Less weight fluctuation
- Changes in the way your clothes fit
- Better-quality sleeping habits and increased or stabilized energy levels

One of the best qualities of yoga is that you can be of any age or fitness level. So, pull up a YouTube video, find a soft surface, and give it a try!

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However, more restrictions have come up. In *Miller v. California* (1973), the U.S. Supreme Court found that the First Amendment’s freedom of speech doesn’t apply to obscenity.

How does the court define obscenity? There are three things they’ll take into account:

1. Will the average person (applying contemporary “community standards”) find the work appealing to the overly sexual interests?
2. Does the work depict or describe, in an offensive way, sexual conduct or excretory functions as defined by state law?
3. Does the work, when taken as a whole, lack serious literary, artistic, political, or scientific value?

Certain types of hate speech are legal, so long as they don’t incite violence and cannot be categorized as obscenity as described above. But what about more ordinary political opinions? Can those be legally censored?

## The First Amendment’s Boundary

Corporate censorship and censorship by private entities are legal because the First Amendment only applies to government censorship. That’s why when Twitter bans an account or Facebook



deletes a post, these actions don’t count as violations of free speech. Could that change?

According to legal experts, the big question now is how to treat large social media platforms. Clay Calvert, professor of law at the Levin College of Law, asks, “Should we treat them differently and regulate them more closely? Have we reached that stage where we need antitrust litigation, perhaps, and say they have such powerful platforms, they’re like near-monopolies that we should do some trust-busting and break them up?”

Would it be a good idea for the First Amendment to apply to private entities? We’ll leave that to the future debates that are sure to come.



# TAKE A BREAK



## GRILLED CHICKEN SHAWARMA

*Inspired by FeastingAtHome.com*

*A spice-filled marinade and time do all the work in this recipe that features Middle Eastern flavors.*

### Ingredients

- 2 tbsp ground coriander
- 2 tsp allspice
- 2 tsp kosher salt
- 8 garlic cloves, minced
- 1/4 tsp cayenne pepper
- 6 tbsp olive oil
- 2 tsp turmeric
- 2 lbs boneless, skinless chicken thighs
- 1 tsp ground ginger
- 1 tsp ground black pepper

### Directions

1. To create marinade, whisk all spices with the garlic and olive oil in a medium bowl.
2. Add chicken to the bowl, coat well with marinade, cover, and let sit in the fridge for at least 20 minutes — or up to 48 hours. Strain off excess marinade before cooking.
3. Preheat grill to medium-high heat. Grill thighs for 10–12 minutes on each side, or until a meat thermometer reads 165 F.
4. Serve with rice, vegetables, or pita bread with tzatziki.

## ARE GROCERY SUBSCRIPTION BOXES WORTH IT?

June is National Fresh Fruit and Vegetables Month, so let's explore one popular way to get more fresh produce into our lives: subscription-based delivery services like Full Circle and Imperfect Food. Are these services actually worth it? Do they save money and provide what they promise? Here's what the research turned up.

### Can they save you time?

**The Verdict: Yes, without a doubt.** Subscription-based grocery delivery services appeal to consumers because they save time. With somebody else doing your grocery shopping, you don't have to think about when you're making a trip to the grocery store this week. Someone else is doing it for you!

Plus, some services even offer meal kits if you can't decide what to make. There's no argument here — these services definitely save you time.

### Can they save you money?

**The Verdict: Sometimes, since it depends on your existing shopping habits.** If you find yourself making impulsive purchases while strolling down the aisles at the grocery store, then a set (but customizable) weekly list of delivered groceries might be a great way to stick to your budget. Unfortunately, not many grocery subscription-box delivery services offer nonfood items like toilet paper or cleaning products, so you may still have to make a trip to the store every once in a while.

### Is the food quality great?

**The Verdict: Yes, but it depends on your area.** You have a higher chance of getting better grocery items if you buy from an organic grocery box service, like Imperfect Foods or Farm Fresh to You, since these companies work closely with your local farms.

Keep in mind that some services, like Imperfect Foods, are designed to deliver fresh foods that are a little "imperfect" in size, shape, or color to help prevent food waste — but, as a benefit, it's more affordable! However, we've found some services, like Full Circle, will prepackage their boxes from warehouses that may not be local to you, so do a little research before picking one.

All in all, we've been pleasantly surprised to find that these boxes aren't such a bad idea. Consider looking into it if you're tired of the weekly grocery store time crunch!



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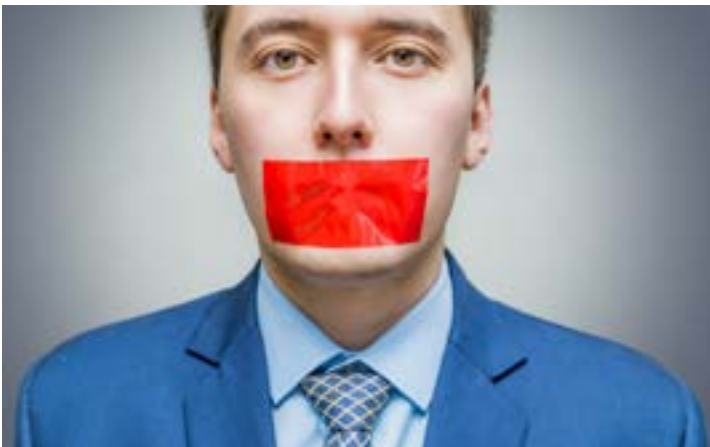
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# Legally Speaking, What Is Censorship?

## A Brief Dive Into the First Amendment

The First Amendment has been the centerpiece of a contentious debate about what can legally be posted (and deleted) on social media like Twitter and Facebook. But before we can define “censorship,” we need to know what is defined as “free speech.” What exactly does the First Amendment say about free speech? What are the boundaries for what people can and cannot do?



### The Freedom to Speak — Without Obscenity or Inciting Violence

The First Amendment covers the freedom of speech, press, and religion. It’s arguably one of the most fundamental amendments to American democracy, but its interpretations can vary significantly. This is how the full First Amendment reads:

*“Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.”*

Why is it that the Ku Klux Klan and Westboro Baptist Church have gotten into legal trouble for expressing their opinions? Their groups often promote acts of violence against another group, which violates the “peaceably” qualifier to the people’s right to assemble.

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