



# Free agency, draft alter league hierarchy

SPORTS, 1B

SERVING THE LOGAN COUNTY AREA SINCE 1856

# The Courier

AN EDITION OF  
THE STATE  
Journal Register

MONDAY, JULY 14, 2025 | LINCOLNCOURIER.COM

PART OF THE USA TODAY NETWORK

## State Farm to raise home insurance rates

**Tom Ackerman**

Springfield State Journal-Register  
USA TODAY NETWORK

Home insurance rates are increasing for State Farm Insurance customers in Illinois.

Average home insurance rates will be increasing while average auto insurance rates will be decreasing, the company announced.

“We’ve paid more than we’ve collect-

ed,” an infographic in a news release read, adding that for every \$1 in homeowner’s premium collected from Illinois policy holders, the company paid out \$1.26 in total costs.

Here’s what you need to know.

### How much are rates going up?

Homeowner insurances rates in Illinois will increase by 27.2% on average, State Farm Corporate Communications

told the SJ-R in an e-mail.

### When do new rates go into effect?

Existing policy holders will be paying the adjusted rate on Aug. 15 while new policy holders will be paying the adjusted rate on July 15.

### Why is this happening?

Home insurance claims costs are ex-

ceeding premiums collected, leading to “unsustainable” losses, the company wrote.

“Last year, those total costs amounted to \$1.26 for every dollar in premium we collected. The year before, it was \$1.30.”

Rates are increasing in Illinois due to rising home replacement costs and more frequent severe weather events,

**See STATE FARM, Page 2A**

## IRS blesses churches endorsing candidates



The Johnson Amendment has banned political activity by churches since 1954. NICOLE HESTER/NASHVILLE TENNESSEAN

### Exception reverses decades of precedent

**Angele Latham**

Nashville Tennessean  
USA TODAY NETWORK

In a reversal of decades of legal precedent, the Internal Revenue Service said in court filings July 7 that churches and other religious 501(c)(3) organizations can endorse political candidates in certain circumstances.

The new position, which was made in a joint filing intended to end a lawsuit brought by a group of high-profile Christian organizations last year, carves out a

narrow exception to the Johnson Amendment, which has banned political activity by churches since 1954.

The rule was introduced by future President Lyndon B. Johnson in 1954 when he was serving as U.S. Senate majority leader. It banned all tax-exempt organizations such as churches and charities from “directly or indirectly” participating in politics, specifically in the endorsement or opposition of candidates.

In the filing, the agency stated that political endorsements made by a

church would not be seen as “participating” or “intervening” in political campaigns, but instead as a “family discussion concerning politics.”

“When a house of worship in good faith speaks to its congregation, through its customary channels of communication on matters of faith in connection with religious services, concerning electoral politics viewed through the lens of religious faith, it neither ‘participate(s)’ nor ‘intervene (s)’ in a ‘political campaign,’ within the ordinary meaning of those words,” the agency stated in the filing.

**See CHURCHES, Page 2A**

## First-degree murder off the table in fatal April shooting

**Tom Ackerman**

Springfield State Journal-Register  
USA TODAY NETWORK

SPRINGFIELD – First-degree murder charges will not be filed against a Rochester man who was initially arrested for the crime after an April 1 shooting.

Sangamon County State’s Attorney John Milhiser said no criminal charges will be filed for the shooting death of Jerald P. Fahey, 51, of Springfield, because Nicholas J. Kammueler, 46, of Rochester, was defending himself.

The shooting happened after Fahey entered Kammueler’s vehicle, started beating him and threatened to kill him, Milhiser said, which took place near the drive thru area of the McDonald’s at 2100 N. Dirksen Parkway.

Milhiser cited evidence including video surveillance.

Officers arrested Kammueler at the time for first-degree murder, driving under the influence, carrying a concealed firearm while intoxicated, and aggravated discharge of a firearm.

But Kammueler acted in self-defense, Milhiser said, citing Illinois law that says a person can defend themselves and can use deadly force if they reasonably believe that deadly force will be used against them — or during the course of a forcible felony.

On the concealed carry charge, Milhiser said Kammueler had a valid Firearm Owners Identification card, but Illinois law does not allow for carrying a firearm while intoxicated.

Charges are pending for Kammueler for driving under the influence and for carrying a firearm with a concealed carry license while intoxicated.

Kammueler’s next court date is scheduled for Aug. 18.

**See SHOOTING, Page 2A**

### The home search revolution starts here.

Meet the future of real estate where deeper search options lead to your perfect home.

The next move is yours.

Discover more at  
[addressUSA.com](http://addressUSA.com)

**addressUSA**



### Subscriber-only eNewspaper

The eNewspaper is an electronic copy of your print newspaper. Enjoy every page by going to [lincolncourier.com/enewspaper](http://lincolncourier.com/enewspaper) or scan this code on your mobile device. You will also find late news and sports in the bonus sections. Check it out today!



Volume 136 | No. 196  
Subscribe 800-397-2472 or  
[delivery@lincolncourier.com](mailto:delivery@lincolncourier.com)  
©2025 \$2.00



8 02722 98014 7