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# 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

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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 cam-

paigns, 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.

The IRS admits it “generally has not enforced” the Johnson Amendment, citing a 2017 executive order signed by

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# State Farm to raise home insurance rates for Illinois residents; auto rate decreases

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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 collected,” 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 Illi-

nois 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 exceeding 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, the company said, which is driving up the cost and frequency of claims.

“These changes reflect broader trends in loss patterns and repair costs and are necessary to help ensure we can continue providing reliable coverage to our policyholders.”

**Auto insurance rates are decreasing**

Auto insurance rates in Illinois will decrease by an average of 5.7%, with some customers seeing reductions in premiums of up to 15%, the company said.

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# Roscoe hospital proposal resurrected

Beloit Health, FHN seek approval for joint project

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Beloit Health System is joining forces with Freeport-based FHN to propose a \$21.3 million hospital in Roscoe that opponents say would undercut healthcare facilities in Rockford and Belvidere.

Beloit Health System’s proposal for a 10-bed NorthPointe Neighborhood Hospital was previously recommended for denial by the Illinois Health Facilities Planning & Review Board because of an oversaturation of hospital beds in the region.

FHN would “reallocate” 10 hospital beds from FHN Memorial Hospital to the Roscoe location at 5605 E. Rockton Road as part of a new joint venture with Beloit Health System announced Thursday. They would seek to offer a “broader range of specialist services” by sharing staff, the release said.

“The organizations have jointly submitted a proposal to the Illinois Health and Facilities Board to seek approval for this project, which is designed to enhance healthcare delivery while allowing both hospitals to remain independent,” a news release said. “The proposed hospital, called NorthPointe Neighborhood Hospital, would serve as a community-focused healthcare hub, helping to keep patients in their local area and providing essential services closer to home.”

An Health Facilities Board analysis found that there are 507 authorized medical-surgical beds in the region’s Hospital Planning Area. But the analysis found that 5-year average medical-surgical patient days only justify 420 beds at the target 90% occupancy.

A public hearing is scheduled at 2 p.m. July 15 at the Roscoe Township Community Center, 4562 Hononegah Road, in Roscoe.

Rockford Mayor Tom McNamara opposed placing a hospital in Roscoe in a letter dated Sept. 17, 2024. He argued that Rockford alone has three trauma centers and advanced care available, all of which are easily accessible by residents of the Roscoe area.

**A public hearing is scheduled at 2 p.m. July 15 at the Roscoe Township Community Center, 4562 Hononegah Road, in Roscoe.**

“While the project may seem beneficial at first glance, this is an unnecessary project that specifically targets the patients and health care resources in northern Illinois, including Rockford,” McNamara wrote. “If approved, it will ultimately result in significant negative consequences for our community’s health care systems and the overall health care market in Illinois.”

