



# Split brought victories for civil rights plaintiffs

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## THE STATE Journal Register

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# 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,

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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 Senate majority leader. It banned all tax-exempt organizations such as churches and charities from “directly or indirectly” participating in politics, specifically in 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 President Donald Trump that limited the Treasury Department’s actions against houses of worship for political activity.

The July 7 filing was the product of a lawsuit filed in Texas in September 2024 on behalf of the National Religious Broadcasters, an international association of evangelical Christian communicators, as well as Intercessors for America, a conservative Christian prayer advocacy group. Two Texas churches also joined as plaintiffs: First Baptist Church

Waskom in Waskom, Texas, and Sand Springs Church in Athens, Texas.

In a statement made when the lawsuit was filed, the NRB stated that the groups felt that their speech has been “wrongfully silenced” under the Johnson Amendment.

“We believe that all nonprofits should have the constitutional right to freely express their point of view on candidates, elections, and issues on the ballot,” said NRB President and CEO Troy Miller. “Our challenge to the Johnson Amendment is about securing the future of free expression for all Americans, particularly those standing in the pulpit.”

According to a 2024 survey conducted by Lifeway research, an evangelical research organization, only about three in 10 U.S. adults (29%) believe pastors publicly endorsing candidates for public office during a church service is appropriate. Three in five (60%) disagree, including 42% who strongly disagree, while 11% aren’t sure.

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

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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. KammueLLer, 46, of Rochester, was defending himself.

The shooting happened after Fahey entered KammueLLer’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 KammueLLer at the time for first-degree murder, driving under the influence, carrying a concealed firearm while intoxicated, and aggravated discharge of a firearm.

But KammueLLer 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 KammueLLer had a valid Firearm Owners Identification card, but Illinois law does not allow for carrying a firearm while intoxicated.

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

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

Milhiser spoke with family members of Fahey and explained why he would not be filing criminal charges, he said.

“This is a tragic case where someone lost their life,” Milhiser said about the case.

### What led to the shooting?

A traffic collision ultimately led to the shooting.

An officer arrived at a traffic collision where people were hurt in the

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