

Daniel Trachman
831 Gary Ave
Girard, OH 44420

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Federalism Committee
Ohio House of Representatives

RE: Opponent Testimony, HB 178

To: Chairman and Committee Members

My name is Daniel Trachman, I'm an active member of WRFGA in Niles, OH who sponsor many worthwhile CHL Classes and Firearm Safety Classes (including the IN PERSON Hunter Safety Courses)

1. The Ohio Attorney General's CCW on Concealed Carry Laws is not sufficiently clear to be merely handed out to the average person. Nor does it Magically imbue the recipient with the needed hands on experience or gun safety knowledge. WE NEED Something in terms an Average Ohio gun owner can understand even if it's a free video to watch at gun shops - gun shows – at home online – Ala the New Hunter Safety Training . This Along with the gun vendors giving info on qualified instructors or courses in the area would be the best thing.

A ONE PAGE FOLDING BROCHURE IS NOT GOING TO DO THE SERIOUS JOB JUSTICE – However, there is the Merit of Making the Law and It's Consequences Given to Every Gun Purchaser – It Will Along with lists of Qualified Instructors give the Average Gun Owner the Seriousness of the Law and Rationale Alternatives to become the responsible Gun Owner.

2. Any requirement for qualified firearm liability insurance would merely be a field day for insurance companies. ALSO, I THINK IT WOULD USURP THE U.S. CONSTITUTION'S 2ND Amendment.

Financially Burdening (by perhaps \$100 or more a month Liability Insurance Premium) the Average Working Class Ohioan whom this bill is supposed to help by eliminating the Financial Burden of a CCW Class and CCW license Fee of on average \$125-\$250. The intent clearly is to get rid of this potential financial barrier To The Average Working Class Ohioan's Constitutional Rights. Not to replace a \$150 one time charge With Potentially Over \$100 a month insurance.

Also if you check most Insurance policies automatically negate Coverage if you broke law (and even some rare policies with Exceptions are Being Contested by the Attorney Generals in Washington State and other places ^{1&2}). So if you made an error in judgement and broke the law Sorry A victim Still Wouldn't Be Financially protected - THE INSURANCE COMPANIES WINNING!!!!!!!!!!!!!!!

3. The bar on public transportation is particularly conflicting the intent of providing constitutional carry rights to the working class Ohioan! These people frequently need Public Transportation to get to work and such.

Thank you for your time and consideration

1. **State shuts down NRA gun owners insurance program 'Carry Guard' policy funds legal fees, bail and more** **Times Union** By [Brian Nearing](#) Published 2:10 pm EDT, Wednesday, May 2, 2018

<https://www.timesunion.com/business/article/State-shuts-down-illegal-NRA-gun-owners-insurance-12881891.php>

2. **NRA sells insurance to protect 'people who have committed criminal acts,' says WA state** **Paige Browning** <https://www.kuow.org/stories/washington-bans-nra-backed-insurance>