GETTING YOUR CCW PERMIT
A LIFE-CHANGING CHOICE

HOW TO CHOOSE THE RIGHT GUN IT'S THE ONE YOU'LL CARRY EVERY DAY

CONCEALED CARRY LAWS WHAT YOU MUST KNOW

GUNGEALE GARRY ASSOCIATION

A PUBLICATION OF THE UNITED STATES CONCEALED CARRY ASSOCIATION

WHEN THE SYSTEM CAN'T OR WON'T



THE ULTIMATE RESPONSIBILITY OF PROTECTING THE ONES YOU LOVE

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WHO IS **TIM SCHMIDT**?

ou may know me as the President and Founder of the United States Concealed Carry Association (www.USConcealedCarry.com)— an organization that teaches and empowers its tens of thousands of members to confidently and responsibly protect the ones they love.

Above all, though, I am a husband and father. The love I have for my wife and my children, and the responsibility and duty I have to keep them safe, have taken me many places in life. In addition to founding

the USCCA and growing it to its incredible size, I hold a black belt in Tae Kwon Do, and I've studied personal security and home defense from some of the greatest minds in the country. The reports, how-to guides, newsletters, and magazine I publish feature authors of the highest esteem in the law enforcement, military, and civilian realms of personal protection, family security, and armed self-defense.

The bottom line is that I **know** self-defense. I understand the mind of the criminal, and I understand what it takes to defeat him—both mentally and physically. And I understand the mind of the concerned, prepared citizen, because **that is who I am.**

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This publication is designed to provide the authors' beliefs and opinions in regard to the subject matter covered, with the understanding that neither the authors nor the publisher are engaged in rendering professional psychological, legal, political, or firearm instructional services through the dissemination of this publication.

If you need expert assistance, instruction, or counseling, you should seek the services of a competent professional.

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THERE ARE TWO KINDS OF PEOPLE... WHICH ONE ARE YOU?

here are really two kinds of people in this world. The first kind is the person that is always looking for someone else to take care of him. You know what I'm talking about. Nowadays, it's all we hear on the news. These people want the government to provide for them, and they want the police to protect them and provide their safety. (Some call these people sheep or sheeple!)

Then there's the *other* kind of person, the person who truly believes in personal responsibility. I can remember a saying my Dad told me over and over as I grew up. He'd say, "Tim, you must always remember ... If it is to be, it's up to me." As a kid in my early teenage years I can remember thinking to myself, "Yeah Dad, I got it. You've told me this a thousand times."

But you know what? That phrase, along with a whole bunch of other brilliant wisdom from my Dad, had a huge impact on me. Yep, my Dad did an amazing job instilling in me that there is only ONE person responsible for my happiness, safety, and security. And that one person is ...**ME!**

Now, if you're still reading this, then I'll bet you can relate to this concept of personal responsibility. Heck, you and I probably have a lot more in common. So you'll probably understand how this wisdom revealed a huge frustration in my life.

WOULD THIS FRUSTRATE YOU?

You know, everyone has certain defining moments in their lives. Times when normal, everyday events end up having a lifelong impact. I'll never forget those first couple of days after my first son was born. My mind was flooded with all kinds of new thoughts and feelings.

There were feelings of joy, amazement, and wonder; feelings of gratitude and responsibility—and feelings of fear and frustration. What was I afraid of? I was completely overwhelmed by the idea that I was now responsible in every way for this new little life. Not only did I need to provide for my new son, it was also my duty to protect him (and my wife) from the evil that will always exist in our world. It hit me like a ton of bricks!

You know, I think everyone has their own self-defense revelation experience. For some it's a friend who was attacked or mugged. For others it's witnessing a robbery. And for others, it's surviving a horrific experience that opened their eyes to the need to be able to defend themselves. You see, I got off easy. For some reason, my internal personal defense switch was tripped by the simple circumstance of becoming a new father. I can only hope you'll be as lucky as I was! I found myself becoming very protective, thinking a lot about what I would do in different situations. I started learning about self-defense. I started buying books, magazines, and whatever I could get my hands on. I bought books about guns! Growing up with my Dad, we never went hunting because Dad wasn't a hunter. But, he did like guns and there were

always guns in our house. (I still remember the first time Dad let me shoot his Smith & Wesson 5-inch .357 Magnum revolver!) So my desire to start learning about guns and how I could use them to protect my family was a natural thing to do.

And that's when it happened.

I read an article that changed my life. The article was "The Constitutional Right and Social Obligation to Carry a Gun" by a guy named Robert Boatman. (Mr. Boatman has since passed away, but I did have a chance to meet him face to face and tell him how much of an impact he had on me and my family!) This article opened my eyes to the idea of carrying a gun with me wherever I went. It made perfect sense to me and I was astonished how Mr. Boatman presented it as a social obligation. I was hooked. I needed to learn as fast as possible exactly how to do this.

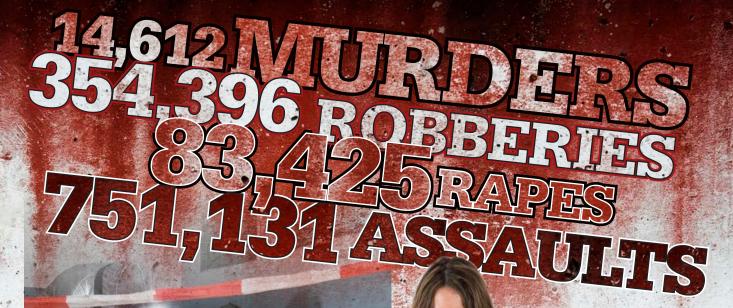




any honest citizens know this, and they know that when seconds count, the police are minutes away—at best! These honest citizens take responsibility for their own safety and choose to carry a concealed weapon for the protection of their own lives and those of their loved ones. They are not vigilantes, they are not cowboys or wanna-be cops, and they are certainly not wanna-be killers. They are people like you and me who realize that life and family are worth protecting in a dangerous world, and they want to have a fighting chance should crime come unbidden to them. By doing so, they protect not only their own lives, but the lives of those around them. They do this by being a deterrent to those who would do them harm. Before 1987 (when Florida laws set the standard for allowing "shall issue" carry permits), criminals knew it was very unlikely that their would-be victim was armed. No more! With the majority of states now being shall-issue, and with more citizens carrying guns for protection on more American streets, criminals cannot know who is armed and who is not. This deters criminals, and contributes to the decreasing trends in violent crimes nationwide. Carrying a gun is easier than carrying a cop. While the missions of the police officer and the armed citizen are different, guns in the hands of trained citizens can be just as effective against sudden attack as guns in the hands of trained police. The difference is, the responsibly armed citizen has the gun he carries immediately at hand when danger strikes, and need not wait minutes or even hours for help to arrive. Any honest cop will tell you that most of the time, when they are called for help, they arrive after the danger has passed.

Violent crime has gone down in the United States for the last several decades, while the number of guns in civilian hands has gone up. But there is still more than enough violent crime to give the prudent citizen cause for alarm.





Violent crime is still a real threat that can strike anyone–anytime, anywhere. Last year's statistics from the FBI show there were 14,612 murders, 83,425 rapes, 354,396 robberies, and 751,131 aggravated assaults. These numbers are hard for some of us to understand, but that is because we are rational, law-abiding members of society. We are the sheepdogs that have to help our loved ones, our friends, and even complete strangers from the wolves out there.

Facing the prospect of criminal attacks, many citizens choose to arm themselves with a handgun for the same reason police do: to protect themselves and others from deadly danger. Handguns are more convenient for fulltime carry than rifles and shotguns, and given modern ammunition, they can be effective for defensive purposes. There are other options for personal protection, such as martial arts, knives, or sub-lethal devices such as OC pepper spray and noise makers. Such devices are sometimes less effective at quickly and decisively stopping an aggressor, and they have the added disadvantage of needing to be used at close-contact range if they are to be effective at all. By contrast, a gun delivers a powerful deterrent blow at a safer distance than knives or pepper spray can. In the face of a potentially lethal attack, the number one goal is the protection and survival of the innocent: that's you, someone you love, or another innocent person.

CHOOSE
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FROM DEADLY
DANGER

GUT CHECK:

WILL YOU BE ABLE TO PULL THE TRIGGER?

re you prepared to kill another human being in order to defend yourself or a loved one? Carrying a concealed weapon for self-defense is not for everyone. It is definitely not for the faint of heart—and using it is even less so! Deadly force should be your last resort, an action you take only when nothing else will work, and only when you're faced with the imminent threat of death or grievous bodily harm. Deadly force is called *deadly* because by its very nature, it is likely to kill the attacker. The point of deadly force is actually not to kill, although that may be the outcome of its use. It is meant to **STOP** a criminal attack that may reasonably be seen as likely to cause death or great bodily harm if it is not defended against.

If you defend yourself with a gun or any other deadly weapon, you may kill or maim someone. No normal person wants to take a human life (which is one of society's greatest taboos), but all normal people want to stay alive as long as possible. Sometimes, using deadly force is the only way to save your own life or the life of someone you love!

The time to think about your ability and willingness to take a life is *before* you take up a gun for self-defense, when you can consider it in the quiet of your home, with ample time to ponder it and ask questions of yourself and others. All those things will be time and effort well spent as you contemplate actions that will be life-changing for you and for the criminal—if he survives.

SCENARIO #1

A wanted parole violator armed himself with a knife and tried unsuccessfully to rob a man in a car in the parking lot of a Royal Oak, Michigan convenience store. Scared off by someone shouting at him from a nearby vehicle, the knifewielding bad guy turned on a young couple with a baby and demanded money. Hearing the commotion, a CCW holder in the parking lot drew his weapon and confronted the would-be robber, ordering him to drop the knife. He reluctantly complied, and the armed citizen successfully held him at gunpoint for police. Investigators praised the armed citizen for his quick action.

SCENARIO #2

A Conway, South Carolina convenience store owner was leaving his closed store one night when he was accosted by a man brandishing a gun and demanding money. The owner pulled his own legally-carried pistol, and in the ensuing exchange of gunfire, killed the 29-year-old robber, who had a long criminal record. The robber's female getaway driver was arrested and charged with attempted murder and attempted armed robbery. Authorities ruled the shooting by the store owner justified.



ARE YOU WILLING TO ACCEPT THE CONSEQUENCES?

elf-defense with a gun is a fight for survival. The stakes are, literally, life and death. Nothing less justifies using deadly force. But no one really wins a gun fight. The best you can do—the very best you can hope to achieve in a defensive gun situation—is to keep what you have: your life, your well-being, and the lives and well-being of your loved ones. There will be consequences of your use of deadly force for self-defense, even if it is successful. One of those consequences is having to live the rest of your life knowing you've seriously injured (or taken the life) of someone. There can be serious criminal and civil consequences for even the most justified of self-defense shootings. These consequences can best be summarized by observing that there are three separate and distinct problems associated with defensive gun use:

1. Surviving the gun fight

2. Surviving the criminal justice system

3. Surviving the civil justice system

Surviving the gun fight might be the easiest of the problems, but it is by far the most important. If you don't survive, there's nothing else for you to worry about—at least not in this life. That makes surviving the gun fight **Problem**

Number One. You do that by 1) being a responsible gun owner, 2) being a responsible gun carrier, and 3) working diligently to achieve a level of skill with your arms so that you are in the best possible position to prevail if ever you must struggle for your life with a firearm.

THE BEST YOU CAN HOPE TO ACHIEVE IN A DEFENSIVE GUN SITUATION IS TO KEEP WHAT YOU HAVE: YOUR LIFE, YOUR WELL-BEING AND THE LIVES AND WELL-BEING OF YOUR LOVED ONES





SURVIVING THE CRIMINAL JUSTICE SYSTEM

SURVIVING THE **CIVIL**JUSTICE SYSTEM

ou will almost certainly deal with the police after a defensive gun use. They will in all likelihood respond to the scene of the shooting, and they will treat it as a crime scene. They will treat you as a criminal suspect, until and unless they determine differently.

You will likely be handcuffed, you may spend a night (or more!) in jail, and you will most definitely need to explain and defend your actions to the criminal justice system: the police, prosecutors, and possibly a jury of your peers. How well you do that, and the resources you may or may not have at your disposal to help you through that process, will have a huge impact on the rest of your life.

Even the most justifiable shootings can be cast in a bad light by sloppy police work, anti-gun prosecutors looking to make a name for themselves by hanging your scalp on their belt, or by *you*–if you cannot convincingly articulate why you resorted to deadly force at that place and time. If the police or prosecutor decides criminal charges against you are appropriate, you must defend those charges.

Even a losing criminal defense is expensive, and even bad lawyers don't work cheap! The average criminal defense costs around \$100,000—and it can be **much** more, depending on the nature and complexity of your case. While a defense of criminal charges may not be necessary in your case, it may well be, too. These things can never be predicted in advance, but they must be thoroughly considered before you decide to carry a gun concealed for self-defense and in advance of your pulling the trigger. ave you ever heard the common warning, "If you shoot someone, you WILL get sued!"? Unfortunately, this statement is not far from the truth. Assuming you survive the gunfight and your encounter with the criminal justice system, the criminal or his surviving family may sue you for using a gun to defend yourself.

If you **are** sued, you must defend the suit, or you lose by default. The standard of proof required to win a civil suit is not *beyond a reasonable doubt* like it is in a criminal trial. No! It's by a preponderance of the evidence, which is a **much lower** standard. That means that even if you survive the criminal trial unscathed, you could still lose the lawsuit.

That's right: even after you have been successful in criminal court, you can still be found liable for damages in civil court.

That's why the USCCA offers its members the Self-Defense SHIELD benefit—insurance backed-protection that provides upfront funding to find and retain a qualified lawyer who can defend your good name and your livelihood.

Keep in mind that the full legal aftermath of a defensive gun use, with its range of possibilities and how to prepare for them, is beyond the scope of this article. Still, it is something you **must** consider—and consider well—as you think through and decide whether or not carrying a concealed weapon is the right choice for you.



If you're forced to use a weapon in defense of yourself or your loved ones, the USCCA does not want to see you become a victim of the courts. That's why they've developed an insurance-backed benefit called Self-Defense SHIELD. Depending on your level of membership, this benefit will provide you with upfront funding to find and retain an experienced attorney who will work hard to protect you.





ost states require some level of training before they will grant you a license to carry a concealed handgun. That training typically teaches safe gun handling, basic marksmanship, and local laws about self-defense. The class teaches students where guns may and may not be legally carried. Many, but not all, states also require you to demonstrate that you can safely fire a gun.

This state-required training should be regarded as the beginning—not the end—of learning what you need to know. Permit-related training will familiarize you with the basics of handgun operation and use. It will give you a nodding acquaintance with self-defense laws, but it will not make you a responsibly armed citizen.

So, then, to become a responsibly armed citizen, what's a good goal? Try this: with your carry gun, shoot accurately

(keeping all rounds fired in the center of mass of a man-sized target) out to at least 25 yards. Can you do it? Can you do it with your strong hand only? What about with your support hand only? (In case you are wounded in one hand.) This may sound hard to believe, but you have to prepare for anything. You have to be ready to defend your loved ones when they need it. If your "shooting hand" is injured, you have to be ready to fire with your less dominant hand. To see articles and videos that will help you prepare for this situation, visit www.USConcealedCarry.com.

Another good goal is to learn the laws about self-defense well enough that you easily, almost reflexively, recognize situations where you are legally entitled to use deadly force. When you read the news, look for stories of violent crime. When could the victim have legally defended himself with a firearm? When could he not? What elements in the story would need to change to make

deadly force appropriate and legal for the victim?

You will also want to become well-trained in situational awareness. This will help you recognize potential threats before they happen! When you see a problem coming, you can take action to AVOID a confrontation if at all possible.

This necessary level of skill comes only from study and practice at the hands of people who have themselves studied and prac-

ticed for a long time. For the responsibly armed citizen, such training never ends. There's always more to learn. Laws about self-defense change at the whim of legislatures and judges, and you must stay abreast of those changes. Maintaining your physical skills and your knowledge of the law is the duty you take up when you decide to carry a gun for the defense of yourself and your loved ones.

Finding a trainer is not difficult. A web

search or telephone book will yield many in your area. Finding a good one is a little harder. Check the gun store where you bought your firearm to see if they offer courses in self-defense and handgun tactics. Ask around at your gun club or shooting range. You can even ask local police for suggestions.

Check gun magazines for ads and training reports for nationally recognized firearms instructors. The trainers featured in those ads and magazines have national reputations for a reason, and instruction from them is usually well worth the price. "You get what you pay for," is as true in the gun world as anywhere else, and getting good training in gun-handling skills is more important than in almost any other endeavor. The US-CCA is friends with some of the top trainers in the country and has recently launched its own Firearms Instructor Program. Check out www.USConcealedCarry.com for more information.

STATE-REQUIRED
TRAINING SHOULD BE
REGARDED AS THE
BEGINNING—NOT THE
END—OF LEARNING
WHAT YOU NEED

TO KNOW



s an American, you have a huge advantage when you want to carry a concealed pistol. *Every* citizen and legal resident has the right to keep and bear arms, and there are more firearms available to the average U. S. citizen than anywhere else on the planet.

Defensive carry handguns will typically be of two types: revolver or semi-auto pistol. While available calibers range from .22 to

.50 Action Express, the usual caliber range for serious self-defense consideration starts at .380 ACP and goes to .45 ACP, with stops along the way at .38 Special, .357 Magnum, 9mm, and .40 S&W.

Until police departments moved to the semi-auto pistol to arm their officers in the 1980s, the six-shot revolver, usually in .38 Special—or its more powerful big brother, the .357 Magnum—was the standard sidearm for America's thin blue line. The modern double-action revolver is inherently safe. It is simple to operate, easy to learn to use (but difficult to shoot well), capable of excellent accuracy, and when loaded with today's ammunition designed specifically for self-defense, will give good service to the responsibly armed citizen. The chief drawback of the revolver is its capacity of five or six rounds, which some find to be too few.

The other choice is a semi-automatic pistol, most commonly in calibers .380 ACP, 9mm, .40 S&W, and .45 ACP. The advantages of the semi-auto are larger ammunition capacity, faster reloads, and greater ease of concealment. Since a semi-auto does not have a bulky cylinder, it is flatter and a little easier to conceal than a revolver. The downside is it having more moving parts and thus more things to go wrong, which makes for a greater tendency to malfunction than a revolver. But with modern production techniques, proper training, and proper maintenance on the part of the shooter, semi-automatic pistols are capable of great reliabili-

ty and are widely chosen for concealed carry.

Try out several revolvers and pistols in the different recommended calibers. While shopping for your carry gun, you should know that what you enjoy holding in the shop may *not* feel quite so good in your hand when you shoot it. For this reason, if possible, get to a shop that allows you to rent firearms and try them out on their range before you buy. Your choice for a self-defense

sidearm should be the one you can shoot most comfortably and most accurately, and that you will carry every time you walk out your door.

Given careful shopping, and the very wide range of handguns developed and tailored specifically for the U.S. concealed

specifically for the U.S. concealed carry market, there is no reason your choice of a daily carry gun cannot be that of a powerful and concealable weapon in one of the effective calibers mentioned earlier. Once you choose one, practice with it until you can quickly and consistently hit the center of a man-sized target at ranges from three feet to 25 yards.

Choosing a handgun can be difficult, but the United States Concealed Carry Association (USCCA) has a great list of valuable tools for you to reference when making your decision. Simply visit www.USConcealedCarry.com/concealedcarry-magazine/is-

sue-archive/ for great content from some of the nation's most experienced gun trainers and experts.



CHOOSE YOUR AMMUNITION

S elf-defense ammunition is the next important part of a self-defense system. It must be accurate, reliable, and capable of delivering a hard hit. Any effective defensive round must hit its target, preferably stay inside its target, and deliver enough power on impact to stop that target from continuing aggressive action against the intended victim.

Your best bet for defensive ammunition includes a hollowpoint bullet, which is designed to expand on impact. You may also choose ammunition with a frangible bullet, which is designed to come apart on impact. Both of these ammunition types dump the bulk of their energy into their target and deliver that energy with maximum force where it is needed most. Both of them put

the brakes on when they hit the target, so they are less likely to go through the bad guy and hit an innocent bystander. All these factors combine to make hollowpoint and frangible rounds good choices for civilian self-defense.

Modern hollowpoint and frangible rounds hit the target accurately and provide a good chance of stopping an aggressor. If you're not sure what ammunition or bullet shape to choose, check what your local law enforcement agencies are using. Police officers carry guns for a living, and their departments have a strong interest in ammunition that will help their officers stay safe. Whatever ammunition they adopt is likely a decent bet for you.

CHOOSE YOUR GEAR

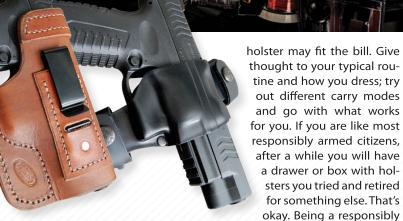
nce you choose a gun to carry, you need to carry it. Your carry gear and mode is just as personal a choice as your handgun and ammunition. You want your mode of carry to be convenient, comfortable, and very discreet. With proper design and construction of the holster/carry system, even a full-size handgun can be carried comfortably and discreetly all day.

Carry modes vary from strong-side, back pocket, front pocket, shoulder, small-of-the-back, ankle, off-body carry

in a purse, briefcase or fanny pack and just about anything inbetween you can think of. For example, some people might carry the

relatively new Ruger LC9 in 9mm in their strong-side front trouser pocket, with an extra magazine of ammo in the weak-side pocket. Others like strong-side hip carry for a full-size 1911 Government Model .45 under a jacket or shirt. Still others prefer a weak-side shoulder holster for a short-barreled 5-shot Smith & Wesson Chiefs Special in .38 Special caliber. It truly is a matter of personal preference.

Give thought to how you typically goth rough your day. Are you in a car a lot? If so, perhaps a shoulder holster may be for you. Are you usually in a coat and tie while at work? That may make it easier to discreetly carry a full-sized semi-auto pistol most of the time. Perhaps a small-frame semi-auto in .380 ACP or 9mm in a strong-side front pocket



armed citizen is a journey as well as a destination. If we're lucky, we all learn and grow over time. It's the same with guns and gear. It's an art form, not a science. The important thing is to find what's right for YOU, to know when and how to use your gun to good effect, and to carry that gun whenever it is possible to do so.

ntil 1934, guns were unregulated in the United States. That was the year the National Firearms Act made it illegal to possess a submachine gun unless a \$200 excise tax was paid to the U.S. Treasury. Interestingly, Congress did not attempt to prohibit the possession, manufacture, or sale of machine guns, instead opting to discourage and thus limit their ownership through the federal government's taxing authority. In 1934, \$200 was the equivalent of about \$3,277 today. Why do it that way? Simply because at that time, few people—including lawyers, judges, and legal scholars—questioned that the Second Amendment meant what it said about the right of the people to keep and bear arms not being infringed.

That changed with the Gun Control Act of 1968 (GCA68), passed in the wake of the John and Robert Kennedy and Martin Luther King, Jr. assassinations. To own a gun today, you must be a U.S. citizen or legal Resident Alien. Persons prohibited from owning firearms under GCA68 include:

- Those convicted of felonies and certain misdemeanors, except where state law reinstates rights or removes disability
 - · Fugitives from justice
- Unlawful users of certain depressant, narcotic, or stimulant drugs
- Those adjudicated as mental defectives or incompetents or those committed to any mental institution and currently suffering a dangerous mental illness
- Non-U.S. citizens, unless permanently immigrating into the U.S. or in possession of a hunting license legally issued in the U.S.
 - Illegal Aliens
 - Those who have renounced U.S. citizenship
- Minors, defined as under the age of 18, with the exception of those in Vermont, eligible at the age of 16 (applies to long guns and handguns)
 - Persons convicted in any court of a misdemeanor crime of

domestic violence

• Persons under indictment for a crime punishable by imprisonment for more than one year are ineligible to receive, transport, or ship any firearm or ammunition

As long as you are not in one of the prohibited categories, you are federally eligible to own firearms in the U.S. and to apply for a concealed carry permit in most states.

State and local laws regarding gun ownership vary. Most closely follow the federal requirements, but some do not. Check the law in your state for the particular requirements, and follow them scrupulously. For a complete listing of each state's Attorney General and the specifics of gun ownership and CCW regulations, visit www.USConcealedCarry.com/travel/get-your-ccw-permit/to learn more.

With new laws passed in Illinois, all 50 states now allow some form of concealed carry. Five states allow "Constitutional Carry" (concealed carry without a state-issued permit). Three of those states also allow citizens to voluntarily apply for a carry permit.

40 states are officially "shall-issue" states. In shall-issue states, the requirements for getting a concealed carry permit are laid down by law. If you meet the requirements, the state *shall* issue the permit. Your right to carry in these states cannot be thwarted by a lone bureaucrat.

In 9 states, the laws are "may-issue." May-issue states also have a list of requirements laid down by law. When you meet these requirements, the state *may* issue your permit—or it may not, if the pertinent authorities decide not to. Two of these states are shall-issue in practice, but they are still technically may-issue by law. The District of Columbia is a "no issue" jurisdiction. In this area, no law-abiding citizens may carry a concealed firearm—although a glance at the headlines shows us that the criminals certainly do!

GETTING YOUR **PERMIT**

If you live in a state that is shall-issue, your task is simple: find out the legal requirements for a concealed carry permit, meet them, apply for your permit, and enjoy your new carry privileges. Shall-issue states typically have eligibility requirements pertaining to:

- Age Residency Substance abuse history
- Criminal history (felonies are an automatic disqualifier, as are domestic violence convictions)
 - Firearms possession
- Training in the legal use of force, self-defense laws, and marksmanship instruction
- Sometimes a requirement to demonstrate firearms proficiency If you live in a may-issue state, getting a CCW is more difficult, and the outcome is far from certain. Most may-issue states have criteria similar to shall-issue states, but some do not. Find out the requirements of your locality, try to meet them, and hope you get your permit. If you don't, if your jurisdiction has an appeal process, and if you can afford it, appeal the adverse decision as far as the system and your resources allow.



The USCCA runs an active forum that can help answer your most pressing concealed carry questions. The members of the USCCA are a helpful and supportive group and may be able to share with you proven methods and great gunrelated insight. Join the conversation at www.usconcealedcarry.com/forum/forum.php



o help lawful gun owners avoid having to deal with many different laws when they travel with guns, Congress passed The Firearm Owners Protection Act of 1986 (FOPA). Under this law, you **cannot be convicted** of a firearms offense in a state that has strict gun control laws if you are just passing through on your way to and from places where your firearms are legal.

This law protects you only if:

- You are just passing through the jurisdiction, making only brief stops such as for fuel;
 - · You are legally allowed to own firearms;
 - · Your gun is legal at both ends of your journey;
 - Your gun is unloaded;
- Your gun is not accessible to you or to anyone else in the vehicle; and
- Your ammunition is not accessible to you or to anyone else in the vehicle.

This means you should unload the gun, place it inside a locked container, and put the container in the trunk of your car. Your ammunition should be treated the same way, but in a separate con-

tainer. If your vehicle does not have a trunk, you should put the locked container out of sight and as far away from the passenger areas as you can. It is not legal to store the gun in the console or glove box.

Unfortunately, some states require more caution than others. New York and New Jersey are infamous among gun people for their regular and long-standing practice of making felony arrests of gun owners who police find transporting guns in good faith and in accordance with FOPA. Rather than honor FOPA, they knowingly and deliberately arrest the gun owners on felony and force them to go to trial to claim FOPA as an affirmative defense after the fact. Some New York and New Jersey judges and prosecutors follow the federal law, but many do not, and many otherwise honest and law-abiding gun owners permanently lose their gun rights following the felony conviction. The best course of action for gun owners is to entirely avoid New York (city and state) and New Jersey when traveling with guns.







ho do you tell about your defensive handgun? While many people may be understanding and supportive, many others may not share your enthusiasm for carrying a firearm for personal defense, and may be uncomfortable, or even offended, by your carrying in their presence. Others may be unable to keep from talking about it and drawing unwanted attention to the fact that you're carrying.

It's usually a good idea to focus on the word concealed in the phrase "concealed carry" and choose to tell very few people that you routinely carry a pistol on or about your person almost every time you walk out your door. Your spouse or significant other will certainly know, and close friends may know, but you should keep the number in the know as small as possible. Most people don't need to know that you are carrying, and if a situation arises where its use is needed in their presence, they will find out soon enough.

This gives rise to another important social consideration of carrying a gun: What should family and friends do should you need to use your gun when you are with them? Unless you and they are properly trained in advance of the event, their presence can needlessly complicate things at best, and lead to possibly tragic results at worst. The short answer to this problem is: the one with the gun is in command. You should intend to only draw your weapon in extremis, when there is no other choice except to use the gun or see yourself or other innocents die or be seriously harmed. Your spouse, children, and close friends should know to do what you tell them in such situations, and to get out of the way and under cover and stay there until you tell them otherwise.

Another important topic is your social contacts after a defensive gun use. This is the confrontation with the criminal justice system discussed earlier. You've defended your life with a gun, and the police have you in custody. Your one phone call is to your spouse. Does he or she know what to do in that situation?

A full discussion of this topic, though of vital importance, is outside the scope of this survey report, but it is of such importance that it should commend to your attention the serious, deep, and frequent study of the legal aftermaths of a defensive shooting.

For now, give serious and sober thought to what you will do in the immediate aftermath of a defensive shooting. For example, what should you say when you call the police? Do you need to call an attorney? Should you ask your attorney to come to the scene? Probably most important is: Do you have an attorney lined up ahead of time that you can call as needed? The very worst of all possible times to look for a lawyer is when you are sitting in a jail cell after successfully defending your life with a gun. You need to think about it NOW, when you are calm, when your life and freedom are not in jeopardy, and when you can take your time, ask for advice, and study the available literature (there's plenty out there!). You should study the several products on the market designed to aid you in this very situation (including paying legal fees), and choose the one that best meets your needs and your purse, all in the quiet of your own home with no pressure on you at all. After all, how will you pay the legal expenses associated with even a righteous shooting, one where you are not criminally charged or sued civilly after the fact? The United States Concealed Carry Association can help. Their Self-Defense SHIELD benefit includes an insurance policy that designates its members as beneficiaries.

No individual underwriting is required. The USCCA owns and pays for the policy while its members automatically get the benefits. This liability policy is underwritten by the Savers Property and Casualty Insurance Company, a subsidiary of the Meadowbrook Insurance Group. Meadowbrook Insurance Group, Inc. and its insurance company subsidiaries have been rated A- (Excellent) by A.M. Best Company. In 2010, Meadowbrook Insurance Group, Inc. wrote \$801,900,000 in policies. See more information at www.USConcealedCarry.com/membership/.



f you don't do anything else recommended in this report, do these three things:

1. Get good professional instruction in firearms tactics and practice regularly with your carry gun;

2. Study the rules of self-defense and use of lethal force in your area; and

3. Make adequate arrangements ahead of time for the criminal and civil aftermath of a defensive shooting, including identifying and retaining an attorney who will advise you and defend you in court if needed and securing one or more of the products on the market for meeting and paying for those legal needs.

As you start your journey to becoming and staying a responsibly armed citizen, range buddies and friends from shooting clubs and gun-rights organizations can be good sources of information and support in general. They can point you to good training sources in your area, and they can keep you from reinventing the wheel in many ways. You still must do your own due diligence to make sure their advice will work for you. There are numerous internet sites catering to the needs-serious and social-of CCW holders and gun enthusiasts in general. The U.S. Concealed Carry Association has a wealth of pertinent information available with membership, and much advice is also free for

the taking from their website, www.USConcealedCarry.com.

A good starting point for your armed self-defense journey is the **United States Concealed Carry**

Association (USCCA). The USCCA's mission is to Educate, Train, Equip, and Insure responsibly armed citizens across the country. To access topnotch concealed carry resources, and to find out how you can become the most prepared protector you can be, visit the USCCA at www.USConcealedCarry.com. You might also be interested in learning more about Concealed Carry Magazine, the ultimate resource for responsibly armed Americans. Become a subscriber at www.ConcealedCarryMagazine.com.



WHAT YOU NEED TO KNOW IS THIS: Every year, the personal and professional reputations of law-abiding Americans are destroyed by criminal charges as a result of a justifiable use of a firearm in self-defense. If you are forced to use your gun in defense of yourself or your family the insurance provided with each USCCA membership will help you find, hire and pay for an expert 2nd Amendment attorney to give you the best chance of victory in court.

USCCA membership provides the education, training and, most importantly, insurance to allow you to carry your gun confidently and without the fear of losing everything if you have to use it.

THE USCCA IS THE PATH TO BECOMING A RESPONSIBLY ARMED CITIZEN.

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