

Gun Lawyer -- Episode 131 Transcript

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SPEAKERS

Evan Nappen, Speaker 3

Evan Nappen 00:00

Hello, I'm Evan Nappen, and welcome to Gun Lawyer. I have a really great announcement to make. It's something that I'm extremely excited about, and I can't wait to share it with you. And I'm here today able to share it with you, thanks to our sponsors, which are the Association of New Jersey Rifle & Pistol Clubs, and WeShoot, which is a fantastic target range down in Lakewood, New Jersey. We're going to talk more about our sponsors later. But let me tell you what my exciting news is. And that is, I have a new book. The new book is The New Jersey Gun Law book. My famous New Jersey Gun Law book. But it is the 25th Anniversary Edition, folks. Yep. Pretty old, I gotta say. 25th anniversary edition.

Evan Nappen 01:17

It is fully and completely revised and updated and brought to complete current state of the law. We are talking about hundreds and hundreds of man hours that I put in to get all of this in one source for you, folks. Really did, because it's a labor of love. And I mean, it really is a labor of love. This book is the Bible of New Jersey Gun Law. If you aren't familiar with my book, it is different than any other law book you've ever seen. I actually take 120 of New Jersey's toughest gun law topics, all the confusing things, and I address each topic in an FAQ, in its own FAQ format, so that you are able to understand the New Jersey gun laws. Imagine even making that statement - able to understand New Jersey gun laws. Yes, you actually are able to, by using my book, and I purposely wrote it this way. I purposely set out in my mission and my calling to teach New Jerseyans New Jersey gun law. So, they don't become victims of New Jersey gun law.

Evan Nappen 02:49

Because New Jersey gun law has been, as long as I've been a practicing attorney, a trap. It's been a trap for gun owners, so they can get ensnared and then get disenfranchised of their Second Amendment rights. It's all a giant setup. In order to be a law-abiding gun owner in Jersey, you've got to know these laws. You've got to follow and play that game. And if you don't, the consequences are very serious because New Jersey gun laws are felony level offenses, left and right, for the dumbest stuff. I mean, where else in the country is possession of a slingshot a felony? But in New Jersey, it sure is, and the laws are a seamless web. So, if you wanted to understand New Jersey gun law on your own, and you just said, hey, let me read the law in the law book. You're not going to know Jersey gun law from that. You're going to need to know the cases that interpreted the law. You're going to need to know the Attorney General and State Police opinions that may affect that law. You're going to need to know the

laws in other places and in other statutes that affect the law. It's this seamless web of law to try to understand any given topic.

Evan Nappen 04:20

By the way I've done it, I've broken it down in topic by topic and can give you the understanding. Then once you have that understanding, you can read the actual laws yourself, look at the sources that I've identified, etc. and gain your body of knowledge from it. Let me tell you. When I first started and was a brand-new lawyer, I was asked to speak at some gun clubs about the gun laws because people wanted to know about them. So, I was at a gun club. I was actually at the Jersey Arms Collectors up in North Jersey, and it was one of their collector meetings. I was going to talk about the gun laws, and I put together a little photocopied pamphlet of just the laws themselves. Chapter 39, Chapter 58, and some other interesting laws. I put some other little things together in this other stuff that I thought was important for the meeting. I had it bound. I had to put in little, do you remember those little plastic spiral bindings? You don't see them too much. Those plastic spirally things that go through all the little holes on the side of paper. So, I had the spiral bound things, and I got them done at the stationery store at the time. I had about 40 of these booklets that I just made up, and I went and gave the talk.

Evan Nappen 06:08

I had them and I said, look, you can have these for just \$5 each. It's what they cost me to have them bound. And to do this, maybe it was four or five, whatever it was at the time. I couldn't believe it. I sold every one of those books, and I wasn't going there to sell books, folks. But everybody wanted one. And I said, wow, there really is a demand to have something out there. And that idea hit me from that experience that I really need to do even more. It needs to be more in-depth, and it needs to have more of an explanation. It needs to answer the questions that all these folks have.

Evan Nappen 06:48

So, at some point after, believe it or not, I went on a cruise with my family, a family vacation. While we're out on that cruise, they're beautiful, and you know, I love the water. I love boats. I was out on the deck of that cruise ship. Before you get to the ports, you have a lot of time on the ship and relax, very nice. I sat there on the deck of that ship and had some nice boat drinks. And I wrote what essentially became the first Nappen Gun Law book. That first book was quite a challenge. No one had ever done anything like it. And it was a huge success. Folks really loved it, and I was really very happy about that. I expanded on that over the years, multiple editions, expanded, and expanded. Now it's over 500 pages, the gun law book. It's got more topics, more explanations, and it's indispensable.

Evan Nappen 08:06

Folks, while I was writing this book, all the work that it took just to get the current book made, and covering everything, just the amount of labor intensive time to get all this right and have a great way of explaining so that you could easily understand it, I said to myself, if I had to write this book from scratch, I wouldn't do it. That's how crazy it would be if I didn't have all the legacy writing and everything behind it. I swear it would just be too much of an undertaking, too crazy. I would have to stop practicing law for six months to do it, or a year. But luckily, that's not the case. As it has evolved, I've been able to write this and bring it all up to date, chock full of addressing all the Murphy laws, the new carry law and

how to get your permit and all the things you need to know about that. I get into ghost guns, all kinds of topics. I'll review a number of the chapters so you can see just how intense they are.

Evan Nappen 09:16

But here's the thing that makes me so excited about this book. One of the things with laws, I'm sure you know, is that things change. People say well, what about when it changes? Do I just have an obsolete book when it changes? Now the way things are constantly changing, how do you stay on top of what you knew and what changed? So, what I have is on the front cover of the book and through the book, there are QR code. It's a QR code. Just scan that QR code, and it takes you to the Subscriber Portal. And this is 100% free, folks The Subscriber Portal is free. You get the book, and you now have the base. You now have the FAQs. You have the topics, and you now have this tool to understand the gun laws. Scan into the subscriber portal. Subscribe for free. Then you're going to have exclusive access to the archive that will have every update and alert that I will do.

Evan Nappen 10:29

And what I expect is, for example, as soon as news breaks, where there's a case that comes down, that changes assault firearms or magazines or sensitive places on carry, whatever, not only are you going to be able to access the update that you can just print and download for your book. But I'm going to send out a real time email alert to all the subscribers, letting you know right away that an update has been published. So, you're going to get notice of it. You can jump into the portal and download it. It's all going to be free and part of keeping this book current. It's an amazing tool to keep law-abiding gun owners from falling into the traps that New Jersey lays where they turn law-abiding citizens into victims.

Evan Nappen 11:31

This is really a great evolution from that little plastic spiral package I did way back years and years ago to today. Actually, that was even more than 25 years ago with that little packet of information. The 25th year anniversary is actually calculated from the very first Nappen book itself. But remember, I've been practicing gun law in New Jersey for over 35 years. So, you're getting my 35 years of real experience, living and breathing, the Second Amendment in New Jersey gun law and defending my clients vigorously in New Jersey Courts. All the experiences and lectures and things that I've read and done, and I put all that into this book so that you can take advantage of it and have this knowledge. And so, I'm very proud of it.

Evan Nappen 12:42

Let me just tell you some of the topics here that I dealt with that I think you'll find interesting. I'm just going to name some. Address changes - let's start right there with the A's. Here's some important things about change of address. Do you have to change your Firearms ID card? Do you have to change pistol purchase permits? What about carry permits? How does it work with address change? I explain it all. Easy chapter. How about advertising a firearm for sale? Can you do it in Jersey? Do you know how? Is it legal? Explain the answers to that. What about air guns? We love BB guns. We've grown up with air guns and pellet rifles. Can you buy them? Can you own them? Do you need permits? Can you get them without permits? Can you have it mailed to you? What's the deal? I answer all that

and more. How about airsoft guns. That's a question about airsoft. Are they guns? Are they firearms? Explained.

Evan Nappen 13:32

Multiple chapters dealing with ammunition. I explain armor piercing, hollow nose, purchase, reloading, and tracer. All your ammo questions answered. So many questions come up on hollow nose. Here's in writing an explanation and remember, every chapter, everything written here is by an attorney who focused over 35 years on this topic. This is what you're getting. You're getting that information backed by me. How about what to do if you ever get arrested? What about antique firearms? What about assault firearms? You want to understand Jersey's assault firearm law. You'll understand it if you read my book. The best anyone can understand it. It's such a poorly written law. I show you, and I talk about it.

Evan Nappen 14:18

In just about every topic, I have what's called Loopholes and Pitfalls. I talk about the loopholes in the law. I love loopholes. Do you know what loopholes are? Loopholes are simply freedom finding a way. That's what a loophole is. Freedom finding a way, and I tell you the loopholes. Let you know. Then I point out the Pitfalls. The dangerous traps, the areas where clients have had problems and trouble in these areas and what you need to know so it doesn't happen to you. It's all in this book.

Evan Nappen 14:55

Blank guns, bulletproof vests, bump stocks all explained, everything you need to know. Cannons, yeah. Cannons. Remember when the occupant in the White House said, oh, well you can't have a cannon? I'm like, oh yeah, hold my beer. You sure can in Jersey, and I explain how no question. All about carry permits, an incredibly thorough address of carry permits. All the questions. All the new law. Everything explained. Sensitive places. I name it in detail. Huge chapter on that. Carry permits for retired law enforcement and how does LEOSA work? All explained. Children and firearms, collecting firearms, and the new ban by Murphy, covert firearms. Do you own a covert firearm? It's banned by Murphy if you do, and you're looking at second degree charges. Do you know what a covert firearm is? I explain it. I explain it thoroughly.

Evan Nappen 15:59

What about defaced firearms or destructive devices? What about domestic violence confiscation? It happens all the time. How do you deal with that if your guns are taken through domestic violence confiscation? What about domestic violence return to firearms? How does that fight work? What do you do? I explain it. What about all the exemptions? You know that we live by exemptions. Exemptions for possession. There's hunting and fishing exemptions and law enforcement exemptions. Place of business exemptions, residence, and land owned exemptions. Target range exemption. You have to know the exemptions because these exemptions are where we find our ability to possess firearms. These exemptions are little sanctuaries of firearm freedom. Do you know the exemptions? Do you understand them? Do you know how they work? I explain it.

Evan Nappen 16:56

I explain about expungement of criminal records, expungement of mental health records and how important this is. It all falls under what's called rights restoration. I explain the .50 caliber ban. What you need to know and what you need to do. I talk about Firearm Purchaser ID Card, an entire FAQ, what you need to know. What about if your Firearms ID Card gets lost or stolen? What are your obligations? How about folks that are considering the very first gun? The things they should know in Jersey. I explain it. What about flare guns? What about when you find a gun? Yeah, found guns? You have an apartment or renter, and they leave and you find a gun. What do you do if you find a gun? What are your obligations? Well, I explain it. You tell me where you're going to find that information anywhere else. There it is.

Evan Nappen 17:53

What about forfeiture and seizure of firearms? There are so many ways in Jersey. You need to know how the state steals your guns so that you can help stop it. I explain it. Oh, ghost guns, ghost guns. Now there's a word that covers multitude areas of law. You may not even realize how many things are now ghost guns in Jersey. Read the chapter. Read the FAQ, and you'll get it. How about how Jersey law functions where you're guilty till proven innocent? Gun buybacks. Are they even legal? How does that even work? What about gun clubs. There's lots of laws about gun clubs. If you go to gun clubs, if you are an officer in a Gun Club. These are important things for you to know. Same with the Gun Owner Gulag. We've talked about the Gulag. I want you to be really aware of the Gun Owner Gulag. That is one of the worst, scariest, most ridiculous things the State has ever done. And that's saying something. Read about Gun Owner Gulag and understand why. What about gun parts? Can you ship parts? Can you buy parts? Can you own parts? All about gun permits. What about the applications? What about when they delay your application? I have a whole chapter on it. What about when your application is denied? How do you respond? What do you do and should you? What about if there's falsification alleged on an application? All these are discussed and topics individual detailed discussion about gun shows, gunsmiths, gun storage, and gun trafficking.

Evan Nappen 19:39

Folks, this is just up to the Gs in this book of chapter after chapter of FAQ and explanation. You will find this invaluable to protect you. You will reference it all the time. Let me give you a warning. When you buy the book, never loan it to a friend because you'll never get it back. I get that complaint a lot. Even on the old editions. I lent it and never got it back. It's better just keep it and tell them to get their own. Well, I get in depth into handguns and imitation firearms. What about inheriting firearms? This is an important one. Do you know about inheriting firearms because that ends a paper trail in Jersey. It's a legacy, no registration, no license. I explain it all how it works.

Evan Nappen 20:31

All about knives. Everything from ballistic knives, daggers, Dirks, grabbing knives, minors and knives, switchblades, all that. Machine guns and large capacity magazines, so-called large capacity, all explained. What about marijuana and guns? There are issues with this. Big issues. You have to watch out where the state gets legalized marijuana. Things you got to know. How about when you move out of New Jersey? What do you need to know about your guns? Or when you move to New Jersey? What do you need to know about with your guns? What if you move within New Jersey? All three of those are separate chapters with all separate answers explained. So, you'll know what to do.

Evan Nappen 21:11

What about NICS - National Instant Check System? How does that work? What about non-residents and firearms? What are they able to do here in Jersey? Lots of questions there and it's all explained. What about No Serial Number guns, NSN guns? Murphy's criminalized them to the extreme. You may not realize just how vulnerable you are with No Serial Number guns. How about making an out-of-state purchase? It's allowed. Do you know the parameters and how to do it right so you can make an out-of-state purchase. Paintball markers, all about paintball. Pawnbrokers and firearms.

Evan Nappen 21:50

What are the penalties for unlawful possession? You will be shocked to see New Jersey's penalties. They're just draconian. Wait till you read that chapter. How about privacy and guns? Is our privacy protected? Are the applications protected? Are permits and who's licensed protected? Well, I explained it all. What about all the different prohibited persons? Because if you're a prohibited person, you can get your rights restored often. This is something we do at the law firm. So, we talk here about prohibited persons who are alcoholic, prohibited persons that have drug issues, prohibited persons that are convicted criminal, and prohibited persons with mental health prohibitions and there are ways of restoration. But first, you need to understand the prohibition. Then you know what you're looking to get restored.

Evan Nappen 22:44

How about purchase of firearms, either from a dealer or private sale. I explain it. What about "Red Flag"? You've heard all about red flag, right? Extreme Risk Protection Orders. I explain it in detail and what you got to know. So, hopefully you don't become a victim of "Red Flag". Registration of firearms. Do you have to register your guns in Jersey. If so, how? You may be surprised at the answer to these questions on registration. A lot of stuff is counterintuitive. It'll open your eyes to what reality is versus what the media sells. How about renting firearms? Is that legal? Repair of firearms. How about being a retail dealer? What about revocation of your carry permit? Revocation of FID cards, and revocation of handgun permits? How do you deal with it? What will they allege? How do you fight it? I explain it.

Evan Nappen 23:41

Rifles, all about rifles, just generally and under the law. What is a rifle? How about sale of firearms? How do you do the sale? How do you make a sale? Sawed-off shotguns. They look at the shock waves and other things, and they start making those false claims. What is a sawed-off shotgun in Jersey? How is it defined? What about schools and guns and self-defense? There's a whole chapter explaining New Jersey on self-defense. Shipping guns. Short barrel rifles (SBRs) are becoming more important as we discuss the pistol brace rule and its impact on New Jersey. All about shotguns and silencers. Slingshots and smart guns. What about smart guns? Well, that's kicking up big time, and we've talked about it on the show. You need to understand it. It's a major threat, and if you're a dealer, what are your obligations?

Evan Nappen 24:38

Starter pistols. Stolen firearms. What about stolen firearms? What if a gun is stolen from you? What about possession of a stolen firearm? How does the law work on that? I explain it. Stun Guns and

tasers. Whole chapter on it. Target ranges. Temporary transfer of firearms. Can you loan a gun to someone? If so, how? What are the rules? Toy guns. New laws under Murphy even on toy guns. You need to know the toy gun law. What about training with firearms? Can you get into trouble just training with firearms? What do you need to know? What about transportation of firearms. Something we do a lot of. I have a specific chapter on transporting on airplanes, transporting on automobiles, transporting on buses, transporting on boats, transporting on motorcycles, transporting on trains. How do you do it? How do you do it legally? What are the rules and regs on it? I explain it.

Evan Nappen 25:39

What about trigger cranks? Do you even know what a trigger crank is? Is that just some cranky person that likes triggers? Trigger locks. Undetectable firearms. What are the prohibitions? What counts as an undetectable firearm? How about voluntary surrender of firearms? Is that a good thing or a bad thing? Because it's something you may need to do. Wholesale dealers. What about wounds and obligations for importing wounds, folks?

Evan Nappen 26:08

That is a sampling of everything that is discussed in detail in FAQ's, easy to understand question and answer format. So, you can gain a full knowledge and understanding of New Jersey gun law. That's why I wrote it. If you are interested in getting the brand new, New Jersey Gun Law - 25th Anniversary Edition, you can get it right online. Just go to my website at EvanNappen.com. You'll see a big orange book right there, click it, and you can order it. It will be shipped right to you. It is the Bible of New Jersey Gun Law. It is indispensable for every New Jersey gun owner. I know it's saved so many folks from becoming a victim of New Jersey gun law. So, please, if you don't have this book, please consider getting it so that you can protect yourself and have the knowledge that you need. Just go to EvanNappen.com, right on my law office webpage, and you can just click the links there. Get yourself a copy of the 25th Anniversary Edition. When we come back, I have a couple really interesting letters to share with you.

Speaker 3 27:39

For over 30 years Attorney Evan Nappen has seen what rotten laws do to good people. That's why he's dedicated his life to fighting for the rights of America's gun owners. A fearsome courtroom litigator fighting for rights, justice, and freedom. An unrelenting gun rights spokesman tearing away at anti-gun propaganda to expose the truth. Author of six best-selling books on gun rights including Nappen on Gun Law, a bright orange gun law Bible that sits atop the desk and virtually every lawyer, police chief, firearms dealer, and savvy gun owner. That's what made Evan Nappen America's Gun Lawyer. Gun laws are designed to make you a criminal. Don't become the innocent victim of a vicious anti-gun legal system. This is the guy you want on your side. Keep his name and number in your wallet and hope you never have to use it. But if you live, work, or travel with a firearm, the deck is already stacked against you. You can find him on the web at EvanNappen.com or follow the link on the Gun Lawyer resource page. Evan Nappen - America's Gun Lawyer.

Speaker 3 28:53

You're listening to Gun Lawyer with Attorney Evan Nappen. Available wherever you get your favorite podcast.

Evan Nappen 29:09

Hey, welcome back to Gun Lawyer. I'm Evan Nappen. Thanks for listening. Thanks for being subscribers. Thanks for telling your friends about Gun Lawyer. I try to share all kinds of great information. And you know, I'm really just so proud of that book and so excited about it. It's just like a masterpiece after all these years, 25th Anniversary, boom. It's just evolved to such an amazing book on the subject. It really makes me happy to know I have such great sponsors of the show. They make this possible for us to have this voice and to be able to talk about these important topics. Our sponsors include the Association of New Jersey Rifle & Pistol Clubs. Now the New Jersey Association of Rifle & Pistol Clubs is the NRA state affiliate. They are the number one gun rights organization in New Jersey. If you believe in gun rights and you're a gun owner and you don't belong to the Association of New Jersey Rifle & Pistol Clubs, shame on you. I mean it. Because they are the ones that have a full-time paid lobbyist in Trenton defending our rights. They're litigating now, as we speak, in federal court on the Carry Killer, anti-Civil Rights bill and on the assault firearm bill, actually law. These are laws that we're challenging. The magazine ban law. The different disqualifiers that wrongly affect individuals. They are there in the forefront in both the litigation and the lobbying. By being a member, your voice gets added to it. You get great alerts and great emails. You're told about pending threats, and you can take action. They have a fantastic newsletter, which is their magazine. Basically, every member gets the greatest gun rights magazine in New Jersey. This is put out by the state association. It's important that you be a member and be a participant in our fight for Second Amendment rights. So, make sure that you check out anjrpc.org. The Association of New Jersey Rifle & Pistol Clubs. It's angrpc.org. Join today.

Evan Nappen 31:41

Our other sponsor is a great place, and it is called WeShoot. It's a fantastic target range in Lakewood. Our ranges are very special places. We need places to shoot. Indoor ranges like that, you know, in this day and age and jersey, they're always an undertaking to even get made and created and get through all the bureaucracy. Here we have this great resource, and Lakewood is easily accessible from Ocean and Monmouth and other locales. You can go there and shoot in a really top facility. I would highly recommend it. They're really great folks. I mean, they really are great folks. Super friendly, wonderful folks. And what I like doing is talking about WeShoot and some of the people that they have that are their trainers and certifiers. We talked on other shows about others.

Evan Nappen 32:46

The ability for women to defend themselves. You know, there's been a lot of studies about this, and it's very interesting. Women that have been victims, have suffered through assaults and such, that if they end up first getting involved, it's usually because there's something they're familiar with. Normally a woman who wants to defend themselves and is looking for some weapon will first go with a knife, believe it or not. A knife for defense. And why is that? That's because many women, most women, are experienced with knives so they don't have a fear or any misunderstanding about knives. Having worked with knives in the kitchen and as such with their moms and what have you, it's something they're familiar with. So, it becomes a tool, a gateway tool, to their self-defense.

Evan Nappen 32:46

Today I want to focus on something there at WeShoot that's really great. It's an instructor they have, and her name is Heidi. Now let me tell you about Heidi. She is NRA and USCCA certified. She's extremely experienced, and she runs WOW. She runs Women of WeShoot program. Now the WOW program, listen up, this is really cool. The WOW program is a women-only initiative. It's women only and for both new and experienced female shooters. They meet every Thursday, and it's a one-hour class presentation with shooting and fun activities. The thing about the WOW program, and let me just say this, we need to expand gun ownership. It's not a man-only thing. Absolutely isn't. Nor should it be. You know, the old saying was God didn't make men and women equal, Sam Colt did. There's a lot of truth behind that. Because women can become equalized to opponents that are stronger and historically more threatening. They can have the ability to defend themselves.

Evan Nappen 35:09

But in reality, the firearm is, of course, incredibly more effective. It's the most effective means of self-defense, but many women have not had any experience, unfortunately, with guns, and to many, it's intimidating. Maybe even to those of us that have had spouses that were shooters and maybe they weren't. You want to introduce them to guns. You want them with you with guns, and I know maybe you've taken them to the range yourself and whatever. But you know what? When a woman can have the woman-only experience with women with women, it's a whole other ballgame, folks. And it's so important. This is why the WOW program is excellent, and this is something for you to consider to see if you or those you love want to participate. Heidi gets fantastic reviews, fantastic feedback.

Evan Nappen 36:11

As a matter of fact, May is Member Appreciation Month at WeShoot. So, it's Member Appreciation month there. They have many promotions, and it's available to members only. So, you should check it out and become a member. Then you can also access this WOW program. Look, here's a post that somebody wrote. This is an actual post here, and I think it hits home really well. On this post, it says. "I have many friends who shoot, and several have asked my opinion on having other members of their families using firearms. Some have spouses that are genuinely interested and others that have reservations about a gun in the house at all. My recommendation is to send them for a lesson with Heidi Bergman-Schoch at WeShoot in Lakewood because she'll introduce them to guns in a low stress atmosphere and show them there is nothing to fear once they have a little knowledge. She is very patient, lets the students learn at their own pace and never intimidates them by going too fast or expecting too much at one time. I had one tell me the other day his wife didn't even want to go to a lesson with him, that she was just too nervous. But after the lesson, she couldn't stop talking about Heidi and all the things she'd learned from her and applied for her FID as soon as she got home."

Evan Nappen 36:11

So, folks, this is the kind of true experience and every time that we get somebody to understand the importance and love of the Second Amendment, and how they can become independent and be able to defend themselves. To the point they themselves want to have a gun. Every time we do that it's another person with a vested interest in the Second Amendment and all our gun rights. So, this is critical, critical. All types of persons, all genders and sexes, and races and religions. In America. If you're a law-abiding person and you want to learn to shoot, then I am for you. We need that. We need to have it expanded so that every law-abiding person that wants to exercise their Second Amendment rights can.

It's particularly important for women, and at WeShoot in Lakewood, they have a special program designed to do just that. So, check out WeShoot at www.weshootusa.com for more information on that, and the classes that they teach there. They also can certify you for your carry permit. They can meet those training requirements that you have to meet. WeShoot has never had anybody they certified get denied their carry permit for having inadequate training. If you want to get that accomplished, it's a great place to do that too. So, check out WeShoot at www.weshootusa.com .

Evan Nappen 39:36

I got a great letter here from Michael, and he asks, "regarding CCW permit liability insurance. I just received my CCW permit from Toms River. Where can I get the permit insurance that Governor Murphy requires by June 1 with a minimum of \$300,000 . . . seems New Jersey blocks firearm insurance companies issuing policies. So, where can I get a CCW permit insurance? I have no restrictions on my permit. Thank you, Mike." Well, it's a good question, Mike, because I get asked this a lot. Let me clarify a few things. First of all, my pet peeve, which I'll just tell you, is we don't have a CCW in Jersey. We have a PTC (Permit To Carry). It is Permit to Carry a handgun. We don't have a permit to carry a weapon. Other states do, but in New Jersey, you are limited strictly to a handgun. So, best to call it that. But I know what you mean, and I fully understand why that CCW has gotten into our culture as just meaning your carry license, which is fine.

Evan Nappen 40:40

Now, the permit insurance question. Well, first of all, it doesn't kick in until July 1. So, it's not June one. It is July one, but it is a mandatory requirement. Mike, you raise a great question here, and it's a question that we all are trying to figure out because such insurance is not available. No insurance company has written such a policy that they are selling and marketing to New Jerseyans that meet the standard required. What I understand from all the major insurers, the problem is that it requires that intentional acts be insured. No insurance company insures intentional acts. It's not what insurance is about. Because of that, they're not writing it. The product is not out there. And if that product remains not available and July 1 rolls around, everybody who has a carry permit will be barred from utilizing it because you must have insurance. You must have it. If you don't have the insurance, then you are committing a felony-level offense in New Jersey. So, it's mandatory, and if you don't have it, you're screwed. Okay, that's it.

Evan Nappen 42:14

There is a challenge going on right now by the Association, by ANJRPC, litigating in federal court, Murphy's Carry Killer anti-Civil rights bill that has this very provision in it. It is in front of the judge now, challenging the constitutionality. We better hope that the judge declares it unconstitutional, and if it's declared unconstitutional before July 1, we will be safe. Of course, I believe it is unconstitutional. What else do you have to require insurance to exercise a constitutional right? Do you need to have insurance before you pray? Before you go to the house of worship of your choice? Should you need to have insurance to do that? Do you have to have insurance before you write a letter to the editor and exercise your right to free speech? No. Why do you need insurance? If we exercise our rights under the Second Amendment, you shouldn't? Hopefully, we'll get that decision.

Evan Nappen 43:17

But if we don't, it's going to come to a head, folks. Unless the Attorney General specifically says that certain insurance meets the grade, meets the bill, does cover it, and we get some official declaration about what insurance does it, there isn't going to be any. And it's going to be a big problem. Somebody's going to be made an example of and that test case will go the distance to see if it's Constitutional on a whole new front, with a person being a genuine case in controversy, where that person is facing State Prison time and felony conviction for having his carry permit and no insurance. But I'm sure none of you want to be that test case. Pretty sure about that. So, let's hope that the litigation is successful. Let's hope that a solution shows itself.

Evan Nappen 44:19

But as of right now, there is nothing you can buy that legally, for a fact, meets this with absolute assurance. There's nothing out there that does it. If someone's telling you that your homeowners insurance does it, show me that in writing from the Attorney General that says that will do it and you're covered under the law. Show me that. When you show me that, fine. Then we got it. Then we got what we had from the last show talking about ignorance or mistake the law. You want to rely on the Attorney General's opinion then at least you have a defense and now you know what insurance you can get. But that hasn't happened yet, folks. We're going to see. It's an interesting ride, that's for sure. This is Evan Nappen reminding you that gun laws don't protect honest citizens from criminals. They protect criminals from honest citizens.

Speaker 3 45:10

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