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I am writing in opposition to HB430. This bill will price Maryland citizens out of exercising their second amendment right. There is no other right that the state mandates insurance or permits be issued to exercise. Lets not get the RIGHT to carry a firearm for self defense confused with a PRIVILEGE, like a drivers license. This requirement will be prohibitive for many Marylanders and will increase the already very high cost of obtaining a wear and carry permit in Maryland. The governor of our state ran on a slogan of "no one left behind", this bill will leave a lot of citizens behind. I urge the committee to give HB430 an unfavorable finding.

Thank you,

A handwritten signature in black ink, appearing to be 'C. Knaggs', written in a cursive style.

Charles Knaggs