

# **SB0692\_Firearms\_Dealers\_and\_Employees\_Required\_Tra**

Uploaded by: Cecilia Plante

Position: FAV



**TESTIMONY FOR SB0692**  
**Firearms Dealers and Employees – Required Training and Exam**

**Bill Sponsor:** Senator Smith

**Committee:** Judicial Proceedings

**Organization Submitting:** Maryland Legislative Coalition

**Person Submitting:** Cecilia Plante, co-chair

**Position:** FAVORABLE

I am submitting this testimony in favor of SB0692 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists, and our Coalition supports well over 30,000 members.

Well, this just makes sense. It should not take legislation to ensure that anyone who is a licensed dealer in firearms, or their employees, should have to be trained on gun safety, state and federal laws regarding guns, recognizing people who would be a danger if they had guns, and reporting any fraudulent activity regarding guns.

This bill, if enacted, would require just that and anyone who couldn't pass such training would not be licensed. Additionally, there are fines for violating this law.

We strongly support this bill and recommend a **FAVORABLE** report in committee.

**MD SB 692 Written Testimony (1).pdf**

Uploaded by: Josh Scharff

Position: FAV

Brady  
840 First St. NE Ste. 400  
Washington, DC 20002



Testimony of Josh Scharff, General Counsel and Senior Director of Programs,  
Brady Campaign to Prevent Gun Violence  
**Support for SB 0692**  
Before the Maryland Senate Judicial Proceedings Committee  
February 24, 2026

Dear Chair Smith, Vice Chair Waldstreicher, and distinguished members of the Maryland Senate Judicial Proceedings Committee,

Founded in 1974, Brady works across Congress, courts, and communities, uniting gun owners and non-gun owners alike, to take action, not sides, and end America's gun violence epidemic. Brady today carries the name of Jim Brady, who was shot and severely injured in the assassination attempt on President Ronald Reagan. Jim and his wife, Sarah led the fight to pass federal legislation requiring background checks for gun sales. Brady continues to uphold Jim and Sarah's legacy by uniting Americans from coast to coast, red and blue, young and old, liberal and conservative, to combat the epidemic of gun violence. **In furtherance of our goal to reduce firearm violence across Maryland, the Brady Campaign to Prevent Gun Violence is proud to support the passage of SB 692.**

Gun violence is a real, but preventable, threat to Marylanders. In 2024 alone, there were 671 firearm deaths in the state.<sup>1</sup> And deaths do not tell the whole story. That same year, there were 780 Emergency Room visits for non-fatal firearm injuries.<sup>2</sup> While no Marylanders are immune to gun violence, Black boys and men bear a particular burden. Despite only being 14% of Maryland's total population, Black boys and men accounted for half of Maryland's gun deaths.<sup>3</sup> Similarly, non-Hispanic white men are only 24% of Maryland's population but account for 64% of gun suicides. Yet, research shows that all forms of gun violence, suicide included, are preventable, and effectively regulating the gun industry is a key aspect of prevention.

Although Maryland has made great strides in regulating the gun industry, the state neither requires gun dealer employees to undergo any training nor requires gun dealers to undergo ongoing training. Given firearms' inherently deadly nature, this lack of training is especially egregious when compared to how

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<sup>1</sup> [https://health.maryland.gov/violence-prevention/Documents/CFVPI\\_FirearmViolenceDataInMD\\_0625.pdf](https://health.maryland.gov/violence-prevention/Documents/CFVPI_FirearmViolenceDataInMD_0625.pdf)

<sup>2</sup> Id.

<sup>3</sup> Id.

Maryland regulates other industries. It is standard practice across many regulated industries in Maryland to require licensees and practitioners to undergo rigorous multi-hour training and testing on the state and national level, for less inherently dangerous activities than selling firearms. For example, employees and registered business agents of cannabis vendors, alcohol vendors, pharmacy technicians, and cosmetologists in Maryland must undergo training on responsible business practices, similar to what is proposed in this bill.

### **SB 692 fills an important gap in Maryland’s gun safety infrastructure by requiring training.**

Gun dealers play a critical gatekeeping role: their conduct has a direct bearing on whether guns are diverted to the illegal market or made available to individuals who are at risk of harming themselves or others. Despite these substantial risks and the fact that gun dealers can play a critical role in preventing violence in our communities, they are not sufficiently regulated at the state or federal level. Namely, no federal laws or regulations require gun dealers to train their employees on recognizing signs of illegal activity. Likewise, Maryland’s current state licensing system only requires the dealer, not employees, to receive initial in-person orientation training. This is a massive loophole, as employees are often responsible for handling and selling firearms on a daily basis. Furthermore, current Maryland law does not require ongoing standardized training for anyone: dealers or employees. Ongoing and updated training is incredibly important because state and local laws and regulations change often, as do the tactics of straw purchasers, gun traffickers, and thieves. This legislation is critical to curbing dangerous sales, preventing guns from being diverted into the criminal market, and reducing the likelihood of straw purchases, theft, burglary, and loss of inventory.

This bill, therefore, requires dealers and employees who sell or handle firearms to undergo training on responsible firearm business practices that Maryland law already requires them to uphold. The training includes, but is not limited to, a review and update of state and federal laws with guidance on how to comply, how to identify straw purchasers, as well as how to identify buyers who are a danger to themselves or others. Standardized and regular training on gun laws is an incredible tool for dealers and their employees to ensure they are engaging in safe and legal business practices and to prevent straw purchasing, gun trafficking, and theft of firearms and ammunition, reducing gun violence. As the ATF asserts gun dealers “can significantly reduce the risk of straw purchasing at their store [by]... educating employees to recognize and respond to red flags indicating a possible straw purchase.”<sup>4</sup>

### **Maryland’s firearm dealers and employees can and do play a role in gun violence. SB 692’s training requirement can help them keep Marylanders alive.**

Training, like that proposed in SB 692, matters. Consider, for example, the difference between Maryland and New York. Both states have robust gun laws, including industry accountability and state-level licensing. But New York requires dealers and employees to undergo initial and ongoing training; Maryland does not. In 2024, 48% of crime guns recovered in Maryland and traced to purchasers were sold by Maryland dealers. In New York, however, only 21% of crime guns recovered and traced to a purchaser

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<sup>4</sup> Bureau of Alcohol, Tobacco, Firearms and Explosives. (2024, December 20). *Don't Lie for the Other Guy*. U.S. Department of Justice. Retrieved August 6, 2025, from <https://www.atf.gov/firearms/dont-lie-other-guy>

came from in-state. It is reasonable to conclude that training could account for at least some of the differences between Maryland and New York's in-state crime guns.<sup>5</sup>

Statistics show that Maryland would be wise to resist complacency. Maryland dealers supplied 4,529 guns used in crimes in 2024.<sup>6</sup> From 2020 to 2024, the number of crime guns traced to Maryland dealers grew every year, with an overall increase of 23%. Between 2023 and 2024 alone, the number rose 8.6%, even as nationally the number of crime guns traced to dealers decreased. In other words, Maryland's dealers and their employees are still allowing too many dangerous sales to occur; training, as required by SB 692, could help reduce this trend.

### **SB 692 benefits dealers because it equips them to comply with their preexisting obligation to engage in safe business practices**

Current Maryland law, Md. Code Ann., Cts. & Jud. Proc. § 3-2502(A), enables the Attorney General or localities to seek civil liability for a firearm industry member whose business practices lead to harm. In particular, Maryland law already requires gun industry members to implement "Reasonable controls" [which] "means policies that are designed" to prevent the sale of firearms to individuals who would use them for harm. § 3-250. Moreover, if a firearm industry actor's failure to implement reasonable controls leads to harm, current Maryland law allows them to be held liable. Therefore, requiring gun dealers and their employees to undergo training on safe business practices does not create liability; potential liability already exists, as it does for every other industry. Indeed, Maryland's Attorney General, along with D.C. and Everytown Law, is engaged in active litigation against a Maryland gun dealer for facilitating straw sales.<sup>7</sup> If anything, then a training requirement helps firearm industry members avoid liability by equipping them to successfully comply with the preexisting requirement to implement reasonable controls.

This is not a new concept. Drivers' training alone does not create liability; traffic laws do. But drivers' training equips drivers to comply with their preexisting obligations to obey traffic laws. Maintenance training alone does not create liability for airplane mechanics; the law and the FAA do. But maintenance training equips airplane mechanics to comply with their preexisting obligations to obey all laws and regulations. Cosmetology training alone does not create liability for hair stylists; public health and sanitation laws do. But cosmetology training equips hairstylists to comply with their preexisting obligation to obey all relevant laws and regulations.

### **SB 692 will save the state money by reducing the costs associated with responding to gun violence**

The modest cost of creating and maintaining the training required by SB 692 pales in comparison to the massive costs imposed by gun violence. According to Johns Hopkins University, gun violence costs Maryland \$9.1 billion each year;<sup>8</sup> taxpayers pay a significant portion of these costs.<sup>9</sup> Therefore, investing in prevention, like SB 692, not only saves priceless human lives but also millions of taxpayer dollars. As

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<sup>5</sup> [Number of Firearms Sourced and Recovered in the United States, 2024 \(ATF\)](#)

<sup>6</sup> *ID*

<sup>7</sup> [District of Columbia and Maryland Sue Three Local Gun Stores for Facilitating Illegal Gun Trafficking](#) (currently on appeal)

<sup>8</sup> [Maryland Gun Violence Data](#), Johns Hopkins Center For Gun Violence Solutions

<sup>9</sup> [Governor Moore Proclaims National Gun Violence Awareness Day in Maryland](#)

Benjamin Franklin said, “An ounce of prevention is worth a pound of cure.” In this case, a small investment in training firearm dealers and their employees to prevent dangerous business practices will save Maryland and its taxpayers heartache and millions of dollars.

## **Conclusion**

Gun dealers and their employees are a bulwark against gun violence. Right now, Maryland has decent oversight and regulations on firearm sales, but serious gaps remain. One of the most consequential gaps is the lack of any training for gun dealer employees and the lack of ongoing training for gun dealers. SB 692, in requiring gun dealers and employees to undergo ongoing training, will not only help gun dealers comply with their existing duty to engage in safe business practices but also save lives.

**For these reasons, Brady urges a favorable report on SB 692.**

Sincerely,

Josh Scharff  
General Counsel and Senior Director of Programs  
The Brady Campaign to Prevent Gun Violence

# **2026 Firearm Dealer Training - Google Docs.pdf**

Uploaded by: Layla Greten

Position: FAV



Testimony of Layla Greten, Team ENOUGH  
Support for SB 692 [FAV]  
Before the Maryland Senate Judicial Proceedings Committee  
February 5, 2025

Dear Chair Smith, Vice Chair Waldstreicher, and esteemed members of the Senate Judicial Proceedings Committee:

My name is Layla Greten. I am a high school student at Archbishop Spalding High School and the founder of a local Team ENOUGH chapter, a youth-led initiative under The Brady Campaign to Prevent Gun Violence. I am writing to voice my support for SB 692. As the President of Team ENOUGH Baltimore, I lead nearly 50 students across Maryland and multiple school chapters, with a shared passion and commitment to gun violence prevention.

SB 692 will create standardized, regular training enabling dealers and their employees to identify purchasers at risk of harming themselves or others. Firearm dealers are on the frontline. They are the only barrier in place that can prevent someone who should not have access to a gun from accessing one. Even the National Shooting Sports Foundation agrees. They highlighted a story about a firearm retailer who denied the sale of an AR-15 who was clearly exhibiting signs of a potential criminal purchase. By noticing the odd behavior and questions the individual was asking, this retailer prevented the sale of a firearm with a history of violence against Americans.

Educated employees will be able to respond to red flags indicating a possible straw purchase. For example, someone unwilling to undergo a background check, is unfamiliar with the firearm they are purchasing, or is communicating with someone on the phone during the purchase. Equipping employees with the tools to prevent gun trafficking will instrumentally support the ATF's "Don't Lie for the Other Guy" awareness campaign. According to the ATF, trafficked guns are used in twice as many shootings as guns that are not trafficked, meaning identifying straw purchasers is a prime way to actually prevent violence and save lives.

Training will lower dealer liability by ensuring they have a comprehensive understanding of federal and state law, as well as ATF updated policies. The importance of a standardized training program is accepted not just by stakeholders and advocates, but by gun dealers, the NSSF - The Firearm Industry Trade Association, and ORCHID - A compliance firm known for consulting the NSSF. All of which have advocated for and educated dealerships about training.



The truth is, Maryland is in need of common-sense gun laws, and I cannot think of a more perfect fit than this bill. Let us take a supply-side approach and prevent tragedy before it happens. Firearms should only be accessible to legal and responsible gun owners - not those with the capability or intent to harm. I strongly urge a favorable report on SB 692.

Signed,  
Layla Greten  
Founder and President Team ENOUGH Baltimore

# **Everytown for Gun Safety Testimony in Support of S**

Uploaded by: Mary Kenah

Position: FAV



## **Everytown for Gun Safety Testimony in Support of SB692**

February 20, 2026

Chair Smith and Members of the Senate Judicial Proceedings Committee:

I write in support of SB692, which would standardize training for firearms dealers and their employees.

Gun dealers play the important role of gatekeepers to firearm purchasers, and their conduct can contribute or prevent guns being diverted to the illegal market or made available to people who are likely to harm themselves or others. Despite these risks and the fact that gun dealers play a critical role in preventing gun violence, federal law does not sufficiently regulate them. Maryland must step in to do so, and an important aspect of dealing regulation is requiring training on recognizing the signs of illegal activity and knowing and understanding state and local laws.

Standardized and periodic training is an effective tool for dealers and their employees to ensure they are engaging in safe and legal business practices. It gives employees and dealers the knowledge to prevent straw purchasing, gun trafficking, and theft of firearms and ammunition.. The training will include, but would not be limited to, a review and update of state and federal laws with guidance on how to comply, how to identify straw purchasers, buyers who are a danger to themselves, and other potential bad actors. Those permitted and allowed to sell firearms should be required to complete some form of training before engaging in this industry. This bill requires dealers and their employees to annually take a training course and successfully pass an examination of at least 20 questions (with 70% or more correct as a passing score). This balances the need for dealer training with the demands of running a business, ensuring compliance with the law while not hindering business activity.

Training gun dealers and their employees can make a difference. The ATF has said that gun dealers "can significantly reduce the risk of straw purchasing at their store [by]... educating employees to recognize and respond to red flags indicating a possible straw purchase." By requiring training for all gun dealer employees, Maryland can prevent tragedy before it occurs and proactively fight crime.

On behalf of Everytown for Gun Safety, I request a favorable report.

Mary Kenah  
Everytown for Gun Safety

# **Testimony in support of SB0692 - Firearms Dealers**

Uploaded by: Richard KAP Kaplowitz

Position: FAV

SB0692\_RichardKaplowitz\_FAV

02/24/2026

Richard Keith Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON SB#0692- POSITION: FAVORABLE**

**Firearms Dealers and Employees - Required Training and Exam**

**TO:** Chair Smith, Jr., Vice Chair Waldstreicher, and members of the Judicial Proceedings Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#0692, **Firearms Dealers and Employees - Required Training and Exam**

This bill requires that anyone who is licensed as, applying to be licensed as, or employed by, a State-regulated firearms dealer has completed a required training that will include, at a minimum, provided instruction on:

- state and federal laws regulating the transfer of firearms and ammunition
- preventing and reporting to law enforcement the theft of firearms and ammunition
- teaching customers firearm safety, including safe storage and handling of firearms
- recognizing and reporting to law enforcement signs of:
  - straw purchases
  - firearm trafficking
  - fraudulent activity
  - an individual who intends to use a firearm for an unlawful purpose or self-harm
  - any other subject the secretary determines is appropriate

This bill will meet these goals by requiring the Secretary of State Police to approve a certain training course and offer a certain exam for certain individuals licensed as, applying to be licensed as, or employed by, a State-regulated firearms dealer; requiring certain individuals to complete training and satisfactorily pass a certain exam described in the Act; requiring the Secretary to disapprove an application for a dealer's license under certain circumstances; etc.

This bill does not restrict rights under the Second Amendment but ensures that the person acquiring the firearm receives it from someone who is trained and able to support legal and responsible gun ownership.

**I respectfully urge this committee to return an favorable report on SB#0692.**

**SB0692\_Testimony\_2A\_Maryland.pdf**

Uploaded by: John Josselyn

Position: UNF



**Senate Bill 0692**  
**Firearms Dealers and Employees - Required Training and Exam**  
**UNFAVORABLE**

Senate Bill 692 requires training on multiple topics for all federal firearms licensees, employees and staff members who handle firearms within the dealer's place of business or are involved in selling or transferring firearms.

The Secretary of the Maryland State Police is charged with the responsibility of approving at least one training course which may be completed using the Internet. However, the bill language is silent on who or which entity is responsible for crafting and publishing the required course along with the on-line testing and regulatory reporting. The bill is also silent on who will bear the cost of website hosting and maintenance. Written training materials are required but once again the bill is silent on whether the materials will be electronic or physical documents.

The bill language also references the inclusion of unspecified written training materials. Who will bear the responsibility for the creation of the written materials, their printing, and distribution is unknown.

A federal firearms license is not required to sell ammunition. The bill fails to recognize that many retail outlets sell ammunition, which calls into question the inclusion of instruction on the laws regulating the sale of ammunition when so many other sources, including mail-order, are readily available.

Equally curious is the requirement for teaching firearm safety training, with no standards on the type or extent of formal training or certifications needed. Nor does the bill consider that dealers have neither the time nor facilities to hold training classes for individual customers and no standards for testing the customers' comprehension of the training are provided.

**Senate Bill 0692**  
**Unfavorable**

Dealers and their employees are expected to learn how to recognize an individual who intends to use a firearm for unlawful purpose or self-harm and report this individual to law-enforcement. This is an open invitation to defamation of character lawsuits.

Considering the shortcomings identified, providing carte blanche authority to the Secretary to include “any other subject the Secretary determines is appropriate” is an open invitation to government abuse of power.

With no upper limit on the number of questions on the exam, the exam could be nearly impossible to complete.

No means of verifying the identity of the person actually taking the on-line internet based training course exists.

A written multiple-choice exam is required, but the bill does not specify whether this written exam will be on-line or in person with a physical document. How the Secretary will determine when the minimum 70% score has been achieved is unknown. The inference is the exam will be in-person.

Who will administer the exam, and/or monitor those taking the exam or where the exam will be taken is unknown. The Secretary will be compelled to establish testing locations across the State. The “take the exam as many times as needed” in an unlimited time period provisions are ludicrous.

In summary, Senate Bill 692 is misguided, fatally flawed and bears all the hallmarks of gun legislation simply for the sake of gun legislation. The citizens of Maryland deserve better.

We strongly urge an unfavorable report on Senate Bill 0692.

Respectfully,

John H. Josselyn  
2A Maryland  
02/24/2026

# **MSI Testimony on SB 695 and HB 741.pdf**

Uploaded by: Mark Pennak

Position: UNF



President  
Mark W. Pennak

February 24, 2025

**WRITTEN TESTIMONY OF MARK W. PENNAK, PRESIDENT,  
MARYLAND SHALL ISSUE, IN OPPOSITION TO SB 692 AND HB 741**

I am the President of Maryland Shall Issue (“MSI”). Maryland Shall Issue is a Section 501(c)(4), all-volunteer, non-partisan, non-profit organization dedicated to the preservation and advancement of gun owners’ rights in Maryland. It seeks to educate the community about the right of self-protection, the safe handling of firearms, and the responsibility that goes with carrying a firearm in public. I am also an attorney and an active member of the Bar of the District of Columbia and the Bar of Maryland. I retired from the United States Department of Justice, where I practiced law for 33 years in the Courts of Appeals of the United States and in the Supreme Court of the United States. I am an expert in Maryland Firearms Law and the law of self-defense. I am also a Maryland State Police certified handgun instructor for the Maryland Wear and Carry Permit and the Maryland Handgun Qualification License (“HQL”) and a certified NRA instructor in rifle, pistol and personal protection in the home and outside the home and muzzle loading. I appear today as President of MSI in OPPOSITION To SB 692 and its cross-file, HB 741 (“the Bill”).

**The Bill:** The Bill adds new provisions to MD Code, Public Safety, § 5-110 and creates a new Section 5-145.2 to the Public Safety Article. Together these provisions require a State licensed firearms dealer to complete TO COMPLETE THE TRAINING OR SATISFACTORILY PASS THE WRITTEN EXAM REQUIRED UNDER § 5-145.2 OF THIS SUBTITLE. Specifically, Section 5-145.2 requires every licensed dealer and every employee of a licensed dealer to annually COMPLETE THE TRAINING AND SATISFACTORILY PASS THE WRITTEN EXAM imposed by subsection (d) of new Section 5-145.2. Subsection (d) then provides that the State Police approve a “training course” that includes training materials and

PROVIDES INSTRUCTION ON:

1. STATE AND FEDERAL LAWS REGULATING THE TRANSFER OF FIREARMS AND AMMUNITION;
2. PREVENTING AND REPORTING TO LAW ENFORCEMENT THE THEFT OF FIREARMS AND AMMUNITION;
3. TEACHING CUSTOMERS FIREARM SAFETY, INCLUDING SAFE STORAGE AND HANDLING OF FIREARMS; AND
4. RECOGNIZING AND REPORTING TO LAW ENFORCEMENT SIGNS OF:
  - A. STRAW PURCHASES;
  - B. FIREARM TRAFFICKING;
  - C. FRAUDULENT ACTIVITY;

D. AN INDIVIDUAL WHO INTENDS TO USE A FIREARM FOR AN UNLAWFUL PURPOSE OR SELF-HARM; AND  
E. ANY OTHER SUBJECT THE SECRETARY DETERMINES IS APPROPRIATE; AND  
(2) OFFER A WRITTEN MULTIPLE CHOICE EXAM TESTING THE SUBJECTS DESCRIBED IN ITEM (1) OF THIS SUBSECTION.

The Bill then requires that the exam imposed by the State Police to INCLUDE AT LEAST 20 QUESTIONS and imposes a passing grade requirement of AT LEAST 70% OF THE EXAM QUESTIONS. Any violation of these new training and examination requirements imposed by new Section 5-142.2(b) is punishable by A CIVIL PENALTY NOT EXCEEDING \$1,000. The Bill has no *mens rea* requirement.

### **The Bill Is Both Burdensome and Unnecessary.**

First the Bill is unnecessary because federal law effectively requires every dealer (and by extension every dealer's employee) to know and apply federal and State laws concerning the sale of firearms. Every State dealer is required to be a Federal Firearms Licensee ("FFL"). MD Code, Public Safety, § 5-106(a). To be a Maryland licensed dealer, a person must submit an application to the Maryland State Police, MD Code, Public Safety, § 5-107, which conducts an extensive background investigation of the dealer applicant. MD Code, Public Safety, §§ 5-108, 5-109. Maryland licensed dealers are required by the State to maintain extensive records of firearm sales which the Maryland State Police may request and/or inspect upon request. COMAR § 29.03.01.43.

FFLs are licensed under federal law, 18 U.S.C. § 923, and are subject to regulations promulgated by the ATF. FFLs are required to comply with all relevant State and federal laws and are subject to an investigation by the ATF prior to the issuance of the FFL license. *Id.* at § 923(d). Annually, the ATF provides every FFL with a publication of State Laws and Published Ordinances – Firearms. [https://www.atf.gov/firearms/tools-and-services-firearms-industry/state-laws-and-published-ordinances-firearms](https://www.atf.gov/firearms/tools-and-services/firearms-industry/state-laws-and-published-ordinances-firearms). See 27 C.F.R. 478.24(a) ("The Director shall annually revise and furnish Federal firearms licensees with a compilation of State laws and published ordinances which are relevant to the enforcement of this part.").

Public Law 105-277, Omnibus Consolidated and Emergency Supplemental Appropriations Act, 1999, codified at 18 U.S.C. 923(d)(1)(G), amends the regulations in title 27, Code of Federal Regulations ("CFR"), part 478. The amended regulation requires FFLs to certify that they have secure gun storage devices available to their customers. See 27 C.F.R. § 478.104. Failure to do so can result in the revocation of their license.

FFLs are already required to prevent and report THE THEFT OF FIREARMS within 48 hours. 18 U.S.C. § 923(g)(6) ("Each licensee shall report the theft or loss of a firearm from the licensee's inventory or collection, within 48 hours after the theft or loss is discovered, to the Attorney General and to the appropriate local

authorities.”). Further reporting requirements, including reporting the theft of firearms and ammunition, are likewise imposed by SB 160 and its cross-file, HB 284. That legislation was requested by the State Police this Session and will likely be enacted into law. This Bill adds still another layer of regulation to those requirements, thereby making the regulation of dealers even more complex.

Yet despite the ever-increasing complexity of dealer regulations, the Bill effectively imposes strict liability on the dealers by omitting any *mens rea* requirement as an element of the regulatory offense. A \$1,000 fine could, for example, be imposed if the employee failed to obtain the training and pass the required examination within 20 days. Doing so in 21 days for one employee can result in a \$1,000 fine, regardless of the circumstances. The same is true if the employee failed to receive a passing score (a 69 instead of a 70). That failure could force the dealer to suspend or fire the employee and disrupt dealer operations. If the one-day failure involved two employees, the State Police could impose a \$2,000 fine, and so on. No knowing or willful failure is required. Simple inadvertence, honest mistake or a one-day delay is punished the same as open defiance.

The Bill imposes a new and costly bureaucracy on the Maryland State Police. It also seeks, inappropriately, to impose new burdens on dealers and their employees. That burden includes, for example, receiving instruction on TEACHING CUSTOMERS FIREARM SAFETY, INCLUDING SAFE STORAGE AND HANDLING OF FIREARMS, thereby suggesting that dealers and their employees need such instruction so that they can “teach” these subject matters. But teaching “firearms safety” is not and should not be their job. With few exceptions, every purchaser of a regulated firearm in Maryland is **already** required to obtain a Handgun Qualification License under MD Code Public Safety, § 5-117.1. To obtain the HQL, the individual must receive instruction **from a State certified instructor** on State firearms law, *id.* § 5-117.1(d)(3)(ii), as well as “a firearms orientation component that demonstrates the person's safe operation and handling of a firearm.” *Id.*, §5-117.1(d)(3)(iii). That instruction would necessarily include teaching Maryland’s safe storage law. MD Code, Criminal Law, § 4-104. Wear and carry permit holders receive even more such instructions. See MD Code, Public Safety, § 5-306(a-1) (imposing “a minimum of 16 hours of in-person instruction by a qualified handgun instructor”). Requiring dealers and employees to receive instruction on TEACHING CUSTOMERS FIREARM SAFETY, INCLUDING SAFE STORAGE AND HANDLING OF FIREARMS is not only duplicative of these requirements but also imposes a duty that **should be undertaken only** by trained, State certified firearms instructors who are **already** regulated by the State. See MD Code, Public Safety, § 5-101(q). Nothing in State law requires (or should require) dealers or their employees to be certified instructors.

Existing state law, passed last Session, also imposes even more duties on dealers. Specifically, 2024 Maryland Laws, Ch. 714, authorizes the Attorney General to bring suit for firearm “sales” that were “knowingly,” “unlawful,” or “unreasonable under the totality of the circumstances.” MD Code, Courts and Judicial Proceedings, §§ 3-2502(b),(c), 2503(a)(1). Such suit may include any failure by a dealer to establish “reasonable controls” that prevent a sale to “[a] straw purchaser.” *Id.* §§

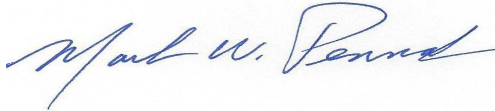
3-2501(f)(1), 3-2502(b). In short, the matters covered by this Bill are already regulated under this newly enacted statute.

Finally, and even more fundamentally, the Bill seems to be based on the premise that dealers should be forced to act as agents of the State in controlling any potential for misuse of firearms by customers and/or third parties. That premise is false under well-established Maryland case law. See, e.g., *Warr v. JMGM Group, LLC*, 433 Md. 170, 183 (2013) (holding that there is no duty to protect the general public from the actions of third parties unless “the person or entity sued had control over the conduct of the third party who caused the harm by virtue of some special relationship”). See also *Valentine v. On Target, Inc.*, 353 Md. 544, 553 (1999) (“One cannot be expected to owe a duty to the world at large to protect it against the actions of third parties, which is why the common law distinguishes different types of relationships when determining if a duty exists.”). Dealers and their employees are private individuals, not State actors. They should not be involuntarily drafted into serving as agents of State law enforcement. Imposing such requirements is an abuse of the licensing requirement.

Enough is enough.

We urge an unfavorable report.

Sincerely,

A handwritten signature in blue ink that reads "Mark W. Pennak". The signature is fluid and cursive, with the first name "Mark" being the most prominent.

Mark W. Pennak  
President, Maryland Shall Issue, Inc.  
[mpennak@marylandshallissue.org](mailto:mpennak@marylandshallissue.org)

**SB0692\_kasuba\_UNF.pdf**

Uploaded by: Thomas Kasuba

Position: UNF

Please find **UNFAVORABLE** Senate Bill 692  
Firearms Dealers and Employees – Required Training and Exam

SB 692 imposes a unique and recurring burden on one narrow industry that is not imposed on other regulated professions in Maryland.

Under this bill, every licensed firearms dealer and every employee who handles or transfers firearms must complete annual state-approved training and pass a written exam, or face civil penalties and potential license consequences. This is not a one-time competency requirement. It is an annual state re-testing mandate.

No comparable retail industry in Maryland is subject to this structure.

\* Liquor licensees are not annually re-examined.

\* Tobacco sellers require no training whatsoever. (Do marijuana sellers?)

\* Even physicians, nurses, and pharmacists, licensed through their respective state boards, are not required to retake a government-authored written exam annually. They complete continuing education, but they are not subjected to recurring state testing as a condition of remaining in practice.

**Annual State-Mandated Training & Examination Requirements**

Category	Firearms Dealers (SB 692) <small>sb0692DealerExam</small>	Physicians	Nurses	Pharmacists	Liquor License Holders	Motor Vehicle Dealers	Pawn Brokers
Initial Licensing Exam	No separate competency exam currently; SB 692 requires training + exam before licensing	Yes (USMLE/COMLEX national exam)	Yes (NCLEX national exam)	Yes (NAPLEX + MPJE)	No written state competency exam	No written state competency exam	No written state competency exam
Annual State-Written Exam	<b>Yes (mandatory)</b>	No	No	No	No	No	No
Annual Training Required	<b>Yes (mandatory)</b>	Continuing Medical Education (CME), not state-written	Continuing education hours	Continuing education hours	Typically alcohol awareness training (varies)	No annual exam; periodic compliance	No annual exam
Applies to All Employees	<b>Yes (any employee handling firearms)</b>	No (only licensed practitioners)	No	No	No	No	No
Administered by Law Enforcement Agency	<b>Yes (Secretary of State Police)</b>	No (professional board)	No (professional board)	No (professional board)	No (local licensing boards)	No	No
Civil Penalty for Noncompliance	Up to \$1,000 per violation <small>sb0692DealerExam</small>	License discipline possible	License discipline possible	License discipline possible	Administrative penalties	Administrative penalties	Administrative penalties
License Denial for Exam Failure	<b>Yes</b> <small>sb0692DealerExam</small>	No annual retest required	No annual retest required	No annual retest required	No annual retest required	No annual retest required	No annual retest required

SB 692 singles out firearms dealers for a level of recurring oversight that exceeds what Maryland imposes on other regulated businesses, including those handling alcohol, prescription drugs, or controlled substances. When one lawful industry is treated differently from every other similarly situated profession, it raises serious questions about fairness, proportionality, and legislative intent.

Maryland’s firearms dealers are already heavily regulated at both the state and federal levels. There has been no showing that they lack knowledge of the law or that annual written testing would reduce crime. What this bill adds is cost, compliance risk, and a mischievous mechanism for future regulatory expansion. For these reasons, I respectfully urge an unfavorable report on SB 692

Thomas J. Kasuba (registered Democrat)  
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February 15, 2026

# **MSP Position on SB0692.pdf**

Uploaded by: Breanna Mowbray

Position: INFO



**State of Maryland**  
**Department of State Police**  
Government Affairs Unit  
Annapolis Office (410) 260-6100

**POSITION ON PROPOSED LEGISLATION**

**DATE:** February 24, 2026

**BILL NUMBER:** Senate Bill 692      **POSITION:** Letter of Information

**BILL TITLE:** Firearms Dealers and Employees – Required Training and Exam

**REVIEW AND ANALYSIS**

This legislation seeks to require applicants to become a licensed firearms dealer and their employees in Maryland, to complete a mandatory training course and pass a written exam to obtain a dealer's license from the Maryland Department of State Police. (MDSP) The training course and testing is required annually before renewal of the license. This legislation requires the MDSP to create and administer this training and testing program at no cost to the dealer or their employees.

Under current law, applicants for a dealer's license must apply to the Secretary of State Police. Each dealer undergoes a thorough background check and once approved is provided orientation training. Annually, as a condition of obtaining the original or renewing the license, the dealer's business is audited/inspected to ensure compliance with the security features and other legal requirements. The Secretary can deny a firearms dealer's license application if the applicant provides false information, submits an incomplete application, is found by a licensed physician to have a mental disorder that makes them a danger to themselves or others, or intends to allow an ineligible person or someone with a revoked or suspended license to manage, operate, or hold an interest in the business. Licensed dealers in Maryland are also required to obtain a federal firearms license.

This legislation would have significant operational and fiscal impacts on the MDSP. It requires MDSP to develop and administer annual mandatory training and testing for firearms dealers and their employees as a condition of license renewal. The program must cover firearms laws, theft prevention, customer safety, and the recognition of unlawful or self-harm risks. It ends with a multiple-choice exam requiring a 70% passing score. The dealer or their employees may take the test as many times as necessary to pass the test. To implement this, MDSP must work with firearms dealers and the Attorney General's Office to create and update training materials and test questions, as state and federal laws change frequently. A rotating question pool must be kept, and the existing dealer audit program must be expanded to check dealer and employee compliance. MDSP must also build a secure online training and testing system with logins, tracking tools, and automated certification. Passing the training will be required for dealer applications and employee access to licensing systems.

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Senate Bill 692 requires training materials by October 1, 2026, and electronic testing by January 1, 2027. However, MDSP estimates system development and staffing will take about 18 months after hiring. Procurement and onboarding may add up to 10 months, making the January 2027 deadline unrealistic. The estimated cost is about \$800,000 for improvements to the Licensing Portal as the training will be online and the test will be administered at the end of the course. The Licensing Division will also need staff, to develop the course, update the training and questions annually, audit the results and ensure certificates are sent to the dealer and impacted employees. Audit procedures would have to be updated and depending on the number of employees, MDSP auditors will spend additional time at the dealer's business verifying employees training records in addition to the other audit standard requirements.

The Department expects substantial general fund expenditure increases and notes that procurement delays make timely implementation unlikely.

The Maryland Department of State Police respectfully submits this information for your consideration and looks forward to working with the committee on amendments should they wish to move forward with this bill.

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**Department of State Police**  
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**POSITION ON PROPOSED LEGISLATION**

For these reasons, the Maryland Department of State Police urges the Committee to give  
\_\_\_Bill \_\_\_ a favorable or unfavorable report.