

Members of committee

Most firearms sold on the lawful market for used/privately held firearms are in the \$150 to \$400 range. Consisting of handguns, rifles and shotguns used for sporting and recreation. Federal firearms license (FFL) holders, in addition to the state mandated \$10 fee, charge an additional fee of \$35-\$75 for private transfers. On a typical shotgun, for example used for bird hunting that equals 22.5% to 42.5% (including retailer and state charges). If mandated and passed retailers could charge even more forcing sellers and buyers to possibly travel to a non local FFL for responsible rates, adding additional cost. In the .22 caliber market used by many new shooters guns sell for \$100 to \$150. A high end additional cost for background check could be above 50%! This will lead to either people giving up or being forced to ignore the law simply due to economics. Which leads my to my second and final point.

Lower and limited income persons commonly use firearms as a form of savings and liquidity in good and bad personal economic times. When things are good a firearm can be a investment that also can be used for recreation and personal protection. In times of financial stress instead of using Payday loan services or getting a overdraft, a sale of a firearm can be a liquid asset sold to a friend or neighbor. This can fix the car or feed your children. When saved over generations before selling they can be a source of personal pride and legacy growing in value better in some cases than stock investments. They can be enjoyed or sold at that time by heirs as tangible assets. Poor communities would be disproportionately effected by essentially another new tax on lawfull commerce of a constitutionally protected item.

Thank you for your careful work on this issue in your committee. I urge you strongly to vote NO.

Respectfully,

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