



The Reticle



Gun Safety, Education, Marksmanship

November, 2015

Self Defense Legal Coverage Options

At the last member meeting we focused on how to protect yourself and your family, from a legal perspective, after a self defense incident. The costs of either a criminal or civil trial can be extraordinary, and can easily be devastating financially.

In today's politically charged atmosphere regarding the use of guns, a totally "righteous" self defense event can still result in a unmeritorious criminal prosecution by an overzealous District Attorney trying to make a name for themselves or responding to public pressure.

As a reminder, regarding a justifiable claim of self defense you must:

- 1) Not be the aggressor
- 2) The threat to your life must have been imminent
- 3) The defensive force you used must have been proportional to the threat
- 4) You were legally in a place you had a legal right to be with a gun
- 5) Your actions must have been reasonable in the perception of others

To defeat your claim of self defense the DA must disprove only one of the above 5 items "beyond a reasonable doubt." If the DA takes your case to a grand jury for an indictment, he/she believes they have a winning case against you.

Few of us have the financial wherewithall to fund the cost of a criminal or even a civil trial. Therefore, if you own a gun for carry or home defense, some level of coverage is imperative in the however unlikely case that you should have to use your firearm.

Coverage comes in three flavors: insurance, insurance backed companies, & legal services contracts. Prices are comparable between the three but the coverage varies widely.

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Home Security – Part 3

Window Security

In previous segments on home security it was emphasized that the burglar or home invader's priorities are to not get caught, get in and out quickly, don't be seen, and don't get hurt.

Therefore, anything that you can do to make his job more difficult, more time consuming or noisy may be enough to cause him to move on to some other easier target. Real or faux cameras also help with the "don't be seen" issue. I prefer both.

So, if you have secured your doors, the next entry point will be the windows. You can do several things to reinforce your windows such that breaking one to gain entry is the only option.

First add the supplemental locks as shown to the right. You can place them against the bottom window to keep the window shut at all times or can place them about 6-8" up from the bottom window so you can open for fresh air but not so far as to allow someone entry.



As an additional precaution, the door/window alarms shown below can be placed on the most vulnerable windows. These alarms wail at about 120 db and are simply deafening. They are available for \$10 a pair from Amazon.



To make the window more difficult to break try installing 6-8mm film. Incredibly effective. Due to expense, only treat the most critical or vulnerable windows such as the master BR or ones at the back of the house.

The ultimate is replacing panes with polycarbonate. Totally unbreakable but expensive.

Winchester Achievements



Attained **Expert** this Month:
Jim Miller & Donald Fraser

Attained **Distinguished Expert** on *Defensive Pistol II* this Month:
Marcelino Maldonado



A Hearty Congratulations to Each!!

New Meeting Venue Announced

Since the Villages Straight Shooters club has grown to over 1,100 members it becomes increasingly difficult to find venues in the Villages that can accommodate such a large group.

In May we added the Mulberry Grove recreation center to our monthly meeting schedule which, combined with the Eisenhower venue, allowed us to seat about 750 for member meetings.

There were several problems with the Mulberry venue. The meetings were on Friday night and were late from 7:30 to 9:00pm. Not ideal.

We are pleased to announce that commencing this month, November 2015, we have moved the Mulberry meeting to the Savannah center on the 1st Wednesday of the month from 6:45 to 8:15pm. Our two venues will now seat a total of 975 members for our monthly meetings. And the club moves on...



Shooter of the Month



Shooter of the month for the October 22nd shoot at the Ocala Sportsmans Assoc. was **Robert Powers**

Good Shooting!

"If guns cause crime then all of mine are defective."

-Ted Nugent



Legal Coverage Cont.

Services & Costs that need to be covered include:

- Emergency Reponse
- Bail Bond
- Attorney Retainer
- Criminal Defense Attny
- Private Investigator
- Expert Witnesses
- Civil Attny
- Civil Liabilities
- Court Costs
- Retrials
- Appeals
- Lost Earnings

Credible companies offering coverage by type are:

Insurance:

- [NRA \(Lockton Affinity\)](#)
- [Second Call Defense](#)

Insurance Backed:

- [US Conceal Carry Association](#)

Legal Services:

- [Armed Citizens Legal Defense Netw](#)
- [CCW Safe](#)
- [Gun Owners Legal Defense Network](#)
- [US Law Shield](#)

The insurance company's strength is providing compensation for lost earnings during the trial and covering civil suit liabilities. Their weaknesses are reimbursement for criminal defenses only if innocent and no coverage for appeals.

The insurance options are very weak compared to the other options and generally not worth the annual fees.

The sole insurance-backed option, on the other hand, USCCA, is actually an excellent mix between the insurance coverage and the legal services contracts.

USCCA not only covers lost income and your exposure to civil liabilities but the full range of other costs relative to mounting a criminal or civil defense effort.

Their program offers an excellent emergency response to support you, bail bonds up to the policy limit, and an attorney retainer.

USCCA provides referrals for attorneys within 24 hours and, if required by your attorney for your self defense plan, they'll fund private investigators and expert witnesses.

The only real weakness in this offering is that the amount of financial support provided is limited to the terms of your policy.

The legal services companies (LSCs), in comparison to the insurance based types, offer very robust legal coverage. Their weakness is no coverage for lost wages and no civil liability funding.

The LSCs focus their efforts primarily on providing very comprehensive legal defenses and funding the ancillary support required for such defenses. All offer unlimited funding for both criminal and civil defense costs with the exception of ACLDN who provides grants based on the merits of the case.

LSCs usually provide your legal defense through the use of in-house attorneys so no retainer is necessary.

You can get more information from the new website section, [HERE](#), or the brochure linked below. Additionally, the presentation given at the meetings is posted on the "Member Meetings" page [HERE](#).

It is probably obvious that no one company will cover you stem to stern. However, if you combine coverages for USCCA and CCW Safe, for example, your coverage is complete at a still very modest annual cost.

If you have a gun, you need coverage even if you do not carry. A home invasion incident, although protected by the castle doctrine, can still result in a civil suit.

Please do not delay in investigating the coverage options and selecting what is best for you and your family.

[Summary Brochure](#)



The Winners!



At the meeting on October 2nd at Mulberry, William Cathers won the Glock 43 9mm carry pistol.

Congrats to William!!

At the meeting on October 26th, **Richard Critchlow** won the Rock Island 1911, .45 ACP, Officers Model



Congrats to Rich!!

Upcoming Club Activities

Excursions

- **Naval Station Mayport** – November 4th
- **Gander Mountain** – November 11th
- **Shooters World** – December 9th

Sign up today by going to the appropriate tab under "Events" – If full, get on the waitlist!



Shooting Events

1st Friday, December 6th, 9:00 – 10:00 am at the Gun Range in Leeburg on SR44. Targets provided. Please show up 15 minutes early for the RSO briefing. Floyd Dunstan is the Shoot Manager. Cost \$10.

1st 2nd, & 3rd Tuesdays, November 3rd, 10th, & 17th - Winchester Pistol Qualification shoots at the Gun Range on SR44 in Leesburg. Two sessions on 1st & 3rd: 9-10am & 10-11am. 2nd Tues one session only 9-10am. Floyd Dunstan is the Shoot Manager.

4th Thursday, November 26th at Ocala Sportsmans Assoc. Event cancelled for November due to Thanksgiving.

Remember eye & ear protection. Adhere to the club safety rules. If you need a club safety card, ask an RSO or the Shoot Manager.

Reservations Required for all shooting events

Next Member Meetings

1st Wednesday, November 4th - 6:45 – 8:15 pm at the Savannah Center. Main topic: Self Defense Insurance. A Rock Island 1911, .45 ACP, will be raffled with other 50/50 prizes.

Seminar - 3rd Wednesday, November 18th at the Sea Breeze Recreation center from 2-3 pm. **Ladies Only.** Topic will be Shooting Events and the Winchester Program

4th Monday, November 23rd - 6:30 to 8:00 pm at Eisenhower recreation center. **Will be a combined meeting due to a conflict at the Savannah Center in December.** The program will be several topics including: Gifts for Gun Nuts, major revisions to the Education Program for 2016, Excursion highlights, and more. And the gun raffle is for a fully equipped AR-15!!!!!!



5.56 Nato

Monday	Tuesday	Wednesday	Thursday	Friday
2	3 9-10 Winchester 10-11 Winchester	4 7:00am Walmart 466 Mayport Excursion 6:45 -8:15 Meeting Savannah Center	5 8:00-5:00pm PPITH Class Truman Rec Cntr	6 9-10 Club Shoot Gun Range SR44
9 9:00-5:00pm Basic Pistol Class – R/D Tactical	10 9-10 Winchester	11 Veterans Day 9:00am Walmart 466 Gander Mtn Excursion 9:00-5:00pm Basic Pistol Class – Ladies ONLY	12	13
16 1:30 Board Meeting Panera Sumter	17 9-10 Winchester 10-11 Winchester	18 2-3 Seminar -Ladies Only Sea Breeze Rec Center	19	20
23 6:30-8:00 Meeting Eisenhower Rec Centr	24	25	26 Thanksgiving OSA Shoot Cancelled	27
30	1 9-10 Winchester 10-11 Winchester	2	3 8:00-5:00pm PPITH Class Truman Rec Center	4 9-10 Club Shoot Gun Range SR44

For the Ladies

Women Gun Owners: Purchase, Perception and Participation

The following are extracts from a study conducted by the National Shooting Sports Foundation.

How big is the market?

Only a small fraction—about 15 percent—of the nation’s estimated 120 million gun owners are women; however, 74 percent of new gun purchasers last year were women. Women spent an average of \$700 on a firearm and took several months to make the decision to buy. Most women purchased semi-automatic pistols, and the key motivation for buying a gun was personal protection (26%) and home protection (22%). Nearly 60% of the female gun owners reside in suburban or urban areas, and the average household income of the women gun owners was \$70, 000.

Training

The study reflects that training plays a major part of a female gun owners overall strategy, with more than 70% having at least some kind of training before or after a gun purchase, with most taking an average of three classes. The most popular kind of training was basic handgun handling and care, with over 30% of women gun owners taking a concealed carry permit class.

How Do They Shoot?

Women who own guns and have received training continue to shoot. Most prefer target shooting, with hunting being a close second. However, there is an increasing interest in tactical shooting events, shotgun sports, and even zombie shooting events.

Nearly 60% of women shooters intend to continue their current shooting rate over the next year, while nearly 40% intend to do more shooting than the previous year.

What Do They Want?

Despite two years of intense marketing, female shooters do not want pink guns. A significant portion of women do not respond well to guns in feminine colors and patterns. The most significant factors for women in deciding which gun to purchase was usefulness, fit and quality, with “look and feel” at the bottom of the list. Over half of the women stated they preferred guns that look like they mean business and they expect guns designed for women to be of high quality and appealing. “A gun is a gun and it does what it does for a reason, and to sugarcoat it does not change its function.”

Women shooters own more 9mm handguns than any other caliber, with nearly 40% owning 9mm, and 20% owning .22s. Interestingly, 11% owned .38s, only 3.4% owned .380s, and 1.5% owned .45s.

