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Sen. Dianne Feinstein declared that no law would have stopped the Las Vegas shooter. That's because no real effort has been made to force mandatory responsibility for the carnage gun manufacturers and firearm owners cause. The answer is actually obvious, and it's been proposed but quickly silenced by the gun lobby. Mandatory gun insurance is the answer.

They say "a car is like a loaded gun," but why is a gun not treated like a running car? A car is registered and licensed.

The driver has to take a test, and insurance is mandatory.

If you want to own over 30 firearms like the shooter in Las Vegas, be prepared to pay more. If you store your firearms wisely, locked and trigger protected, you get a discount. Each car has a unique vehicle identification number that cannot be tampered with, without severe sanctions.

Each weapon actually already has a unique number, but it's never registered. Each driver has to study a book of rules, and pass a test to certify knowledge of the rules. Each gun owner should have to do a similar training. If you're going to use something that can kill, learn how to do it properly. Each driver must be insured while operating a car, or face criminal and financial penalties.

Health insurance became mandatory under the Affordable Care Act because of the realization that the costs to society are each individual's responsibility. Even the conservative Cato Institute has studied this issue and found it not in violation of the Second Amendment. The best part of this would be to sic the insurance industry on the National Rifle Association! Now that's a fair fight!