

Private Social Associations

A PSA, or Private Social Association, is a business intended to provide the essential services of government without relying on the power of the state, or more specifically, on violence. To be specific, it is meant to provide a mechanism of trust between unknown parties, or for matters which are too impactful to rely only on the reputations of the involved.

As a brief aside, a PSA is not necessarily in the security business (although it is certainly possible for a firm to enter that industry as well). This is not a defect, as the government is not in the security business either (contrary to common belief), and can't be said to even do a good job at pretending it is. There is much to be said in establishing this fact, though the question has probably received far better analysis in other literature, so I will instead offer only this.

If you are robbed, assaulted, or killed, the government will provide no compensation to you or your family for the breach of its supposed duty. In the absolute best case scenario, they will pursue with some vigor the perpetrator of your harm, and extract from them some measure of restitution. In the event of their failure, however, you will be left with only what actions you took to prepare for such an event (insurance, savings, etc.), and your only recourse against the state is the vague threat of voting for some other, equally irresponsible party.

If you are not convinced, that is fine, PSAs provide the means to create robust (and accessible) private security firms, and to control them. I elaborate on that in later chapters (Competing Gangs and Security Firms), so for now I ask you to lay aside your doubts. Instead, we will focus on the question of trust.

There are two kinds of trust necessary for a society to function at scale. The first is the narrow and rigidly defined trust one gets from a contract, i.e. that your counter party in a business arrangement will make good on their word. The second is the broad and loosely defined trust that your neighbors will behave in a socially cohesive manner, sometimes referred to as a social contract.

PSAs deal with both kinds of contracts, although the exact arrangement ultimately depends on the interplay between market desires and entrepreneurial imagination. I will nevertheless suggest some structures as a start, although for now I will deal in more general terms. A PSA will 'enforce' either contract not with violence, but rather with incentives. Essentially, they will provide some benefit to their members, and deny them that benefit if they violate their contract.

To illustrate, allow me to offer a brief story, with the understanding that any specific details are meant as a suggestion at best.

Alice is a member of Alpha association. Alpha may offer several services, but in particular, they will vouch for Alice's character when she deals with third parties, such as her employer. As a condition for her membership, Alice agrees to adhere to a certain standard of behavior, including (amongst other things) that she will not deprive another person of their property (i.e. she will not steal).

Nevertheless, Alice decides she especially likes Bob's hat, and so removes it from his head and flees the scene. For simplicity, we will assume Bob and Alice are both members of Alpha, that Bob is aware of this fact, and of Alice's identity. Bob alerts his association to Alice's behavior, and they contact Alice to inform her that she must return the stolen hat, and compensate Bob some amount

of money for his trouble.

If Alice accepts these terms, Bob regains his property, and Alice continues on with her life, hopefully in a more responsible manner (the protocol for repeat offenders may differ, depending ultimately on the realities of the market and the imagination of entrepreneurs). If Alice rejects these terms, then Alice will no longer receive the benefits of membership in Alpha, in particular their guarantee of her character for the purpose of employment.

Unless Alice is independently wealthy (in which case the situation is more complicated, but by no means intractable), this will put her in a difficult position. Her employer is likely to fire her after learning there is no guarantee of good behavior, and it is unlikely any other firm would be interested in bringing her on. She could attempt to join another association, but once informed of her misdeeds, they are likely to insist upon similar means of redress to the one which she tried to avoid.

Staking Associations

A Staking Association is a kind of Private Social Association which uses productive assets as the underlying guarantee for the good behavior of its members. More specifically, it acts as a holding company for the assets of some given association, and those assets are then held by the association for the duration of the relevant contract. To further elaborate, allow me to provide a short hypothetical scenario.

Alice is interested in renting an apartment from Bob. Bob, not being familiar with Alice, and not willing to risk that she might damage his property without paying for the repairs (or perhaps abscond with the appliances), would prefer to have some means of securing responsible behavior from her. To this end, he requires her lease to be handled through an association.

In this case, they decide to use a Staking Association (the costs and benefits of different types of associations will depend on market realities and entrepreneurial vision, though I will make a few predictions later), which we'll call Alpha. Alpha Association utilizes some metric, based on the cost of Bob's apartment, Alice's character, and/or some other variety of factors, to determine that ten thousand dollars worth of assets will cover their risk.

We will suppose that Alice has ten thousand dollars on hand (although if she does not, the problem is only slightly more complicated), which she agrees to allow Alpha to retain for the duration of her lease. Alice then takes residence in Bob's apartment, and if everything goes well, gets her ten thousand dollars back when she moves out. She may also get some portion of the interest/dividends on her holdings as well, although whether and how much would be little more than idle speculation at this point.

If things do not go well, for instance, Alice proves to be incredibly clumsy and breaks all the windows, then at the end of her lease, Alice will be left with a choice. Bob, of course, does not want to pay for Alice's damage to his property, so he will insist she take responsibility. Alice can then simply pay for new windows, and Alpha will return her money without issue, or she can attempt to flee.

Exactly what happens in this case will depend on her agreement with Alpha, but regardless, Bob will get his money from Alpha. How difficult that might be is another question, and beside the point (although I will note, a Staking association which is notoriously difficult is unlikely to receive new customers). Alice, on the other hand, will at the very least not be able to get her money back until Alpha recoups their losses. Exactly what that looks like will depend entirely on the agreement between Alpha and Alice, though I can offer some speculation.

I see two ways a Staking Association might operate. In one, the assets under their management will be considered the property of their members, and will not be able to be liquidated or transferred without the owner's explicit consent. In this case, the association would take a loan against those assets, and recoup their losses from the returns. This would be especially useful if those assets happened to be real estate, or some other property which is difficult to divide or sell. When the debt was repaid (which could possibly take generations), control of those assets would return to the rightful owner, or their estate.

The other way is that a Staking Association would prefer to clear its debts immediately, and would liquidate a member's stake to pay for damages immediately. This would work best for things like

stocks and bonds, which are easier to sell.

I cannot say which strategy would prove dominant, as it comes down to what customers prefer, as well as what models can be made profitable. I would guess, at least, that the former would be more popular, and may have some desirable properties if broadly applied. In particular, if a stake is useable for multiple contracts, or as a general guarantee of responsibility, then the prospect of reclaiming ownership of it might work as an incentive to remain invested in society for individuals with severe transgressions against it.

Standing Associations

A Standing Association is a kind of PSA which uses a combination of reputation and perks to secure good behavior from its members, and collects dues in order to generate revenue. It could be described as a hybrid between an insurance company and a fraternity. To illustrate how one might operate, consider the following example.

Alice is a member of Alpha Association, where she receives many benefits, such as insurance, access to exclusive clubs, counseling, coaching, and various other services, as well as Alpha's guarantee to other parties (up to a substantial limit) that she will make good on her word. In order to reach this level with them, Alice has spent several years working towards it, investing her time into the association to prove that she values her membership. She has also agreed to maintain a certain standard of behavior.

Alice considers herself to be exceptionally lucky, and one day gets into an argument with Bob over it. To prove just how blessed she is, she decides to show off how good she is with throwing knives at a local park. To her great surprise, she misses the target entirely during her demonstration, and hits a bystander, Charlie, in the leg.

Charlie is, obviously, not pleased in the slightest by this. For simplicity we will assume Charlie knows who Alice is, and what association she is in, so he goes to Alpha with a complaint. Alice's behavior was in clear violation of Alpha's code of conduct, specifically where she generated a claim against them through obvious negligence.

There are several mechanisms by which Alice's breach of standing can be resolved, although it can be assumed in all cases that Alpha will seek to maintain their revenue, and minimize their costs. We will suppose in this example that Alpha settles with Charlie for medical bills, as well as some monetary compensation for his pain, suffering, and inconvenience, conditional upon Alice paying them back over some reasonable interval. Alpha might also, either as part of their settlement with Charlie or independently, require Alice to participate in some program intended to reduce the likelihood of similar incidents happening in the future.

If Alice values her position in Alpha, and finds the terms to be reasonable, she is likely to comply. If she rejects it, for whatever reason, then she will no longer receive the benefits of membership, which will make it difficult to live and work in society. If we make the reasonable assumption that she enjoys participating in civilization, even if she leaves Alpha, she will likely join some other association.

It is unlikely this other association will be unaware of Alice's prior behavior, especially because Alpha has a financial interest in informing them. How they react will depend on the terms and nature of this association, but at the very least, Alpha will pursue Alice for her debt to them. At this point the matter can either be handled by some procedure of the association, or can be taken to the PSA Council for moderation. In any case, Alice will not have escaped responsibility for her actions.

It is in fact likely that by leaving Alpha, Alice will have endured a far greater personal loss than she would have by simply staying with them, so this scenario is unlikely to occur regularly. The most likely cause is actually that Alpha had unreasonable expectations on her, but an association that regularly mistreats its members is unlikely to endure for long.

Staking vs Standing

There are only two broad categories of associations I can think of, staking and standing. I won't say there can't possibly be other types, and there is plenty of space under either umbrella for innovation. I also can do no more than speculate which kind, if any, will ultimately emerge as the more popular type. There is reason to suppose both kinds fill different niches, and thus will coexist indefinitely.

Anyway, here's a comparison between them.

Standing Associations:

- 1) can offer lots of perks
- 2) benefits from being exclusive
- 3) charges dues
- 4) more likely to have restrictions
- 5) may not be great at on-boarding citizens into associates
- 6) likely to apply more broadly to different use cases (apartment/job/etc.) without additional requirements.
- 7) likely caters to wealthy people

Staking Associations:

- 1) unlikely to offer many perks
- 2) should be easier to get in (and get a higher "rank" in)
- 3) takes a percentage of dividends/returns from assets under management
- 4) unlikely to have more behavioral requirements than strictly necessary
- 5) should be great at on-boarding citizens into associates
- 6) may require separate/additional stake for any given use case
- 7) likely caters to the poor and possibly to businesses

My guess is that standing associations will be more prominent in a "mature" associative society, whereas staking associations will be most useful during the transition away from the state. In terms of what the world will ultimately look like, I can only guess, but I suspect standing associations will be the kind of thing everyone has, as a prerequisite for living in a city, whereas staking associations will have more niche applications, in particular with regards to contracts and business deals.

Contracts

With associations, contracts are still really just contracts. I think it's likely many of them will be handled by staking associations, simply because they offer a pretty strong guarantee against unpaid damages. The only important thing to note is that if someone breaks a contract, it's on the association to handle it, but no one ever goes after anyone with a gun. It would, in fact, be a breach of standing against the aggrieved party if they initiated violence against someone over a broken contract.

PSA Council

The PSA Council is intended to act as an association of associations, so different PSA firms can operate in the same geographical area seamlessly, without needing to negotiate separate contracts for every competing firm. Its primary means of accomplishing this will be in designing and administering a Dispute Protocol, or the procedures for dealing with a dispute between members of different associations.

It will be generally preferable for the Council (in a business sense) for the protocol to be simple, and to appeal to a broad and unifying principle, so that it can have as many member associations as possible. My proposal is to use personal responsibility as that principle, as it is an attribute everyone wants neighbors and business partners to possess.

The specific protocol would ultimately be designed by the PSA Council, and is likely to evolve over time, but as a starting point I will offer the following as a User Story:

Suppose Alice, a member of the Alpha Association, drives her car into the yard of Bob, a member the Beta Association, and destroys a prized rosebush. For simplicity we will ignore (for now) the possibility of Alice fleeing the scene. Alice gives Bob the details of her association, where they discover they are members of different associations. The ‘Same Association’ case is fairly obvious, so I will refrain from elaborating, but will instead say in this case Alice refuses to compensate Bob, blaming him for distracting her with his colorful garden.

At this point Bob has a choice. He can pursue damages independently, or (if his association allows it) he can request they pursue them on his behalf. We will assume the latter, although the procedure is similar for either case.

Beta Association, upon discovering that a member of Alpha Association caused damage to one of their members, will contact Alpha Association to argue that their member Alice owes their member Bob restitution for the damage to his plants. Alpha does not find Beta’s argument to be convincing, so they take it to the PSA Council to schedule a mediation. The mediator will then listen to the case, and decide in favor of one party or the other, which in this case should be for Bob and Beta Association. Alpha would be directed to provide sufficient monetary compensation to Bob as restitution for Alice’s harm.

Alpha Association would then turn to Alice, to apply their own internal procedure for the damage she caused to them (which would have been agreed upon when she signed up). The exact nature of that procedure will depend on a vast multitude of factors, and will likely be wildly different depending on the nature of the infraction and the association.

If Alpha Association were to decide not to respond to a call for mediation, or to reject the terms (ignoring the possibility of some kind of appeal process), then they would be removed from the PSA Council, and their members would be considered unassociated for the purposes of dealing with other associations.

To elaborate, suppose Alice, still a member of Alpha, works at some firm owned/operated by a member of a different association. If Alpha is dropped from the PSA Council, then her employer will likely require Alice to join a different association to continue working. This will not be especially difficult for Alice, so she will likely comply, and cease her membership with Alpha.

Although the nature of Alpha may introduce some complications (Standing vs Staking, for instance), in general this will be very bad for Alpha's business, as unless they are an absurdly large association (in which case it is unlikely for her to have found a member of a different association to damage in the first place), Alice's situation will likely hold true for the majority of their members. Without members, an association will have no revenue, and with no revenue, they can pay no employees, and with no employees, they will not exist.

Mediation

A mediator is anyone who is considered reasonably impartial and sufficiently knowledgeable on a given dispute that the parties involved will find their decision acceptable. It is likely that most mediators will work for/be accredited by the PSA council, although it is entirely possible for an association to have internal mediators for disputes between members. There is also nothing stopping someone from being a wholly independent mediator, except for the part where they need to be trusted by both parties (and their decision needs to be respected).

In general, though, I would consider mediators to largely handle disputes at the association v. association level, rather than concerning themselves with the affairs of individuals. This is because of how their “mediation power” works, that is, it’s also purely associative. The PSA Council “enforces” the decisions of its mediators by expelling from the council any association which refuses to accept a judgement.

Once expelled from a council, an association’s members would no longer be considered ‘associated’ (i.e. contracts cannot be enforced, much riskier to allow onto your property, possibly other stuff). This would be a death sentence to any but the largest of associations (as its members would be very incentivized to switch to an association still in the Council), and even if an association was large enough to have a functional internal economy, it would still be a great hassle to its members, and would be vulnerable to having it’s customers poached with the promise better value.

In any case, it is to the PSA Council’s benefit (and likely to associates in general) for there to be only one PSA Council, so they should minimize any temptation to form a competitor. It is also very unlikely for moderation to “get it right” the first time, every time. Given this, a system of appeals would be valuable. Although the design will ultimately come down to the PSA Council itself, my suggestion is to create a three tier system. At the bottom are PSA Council accredited mediators, above them is the PSA Council itself (i.e. the group of people who run it), and finally it can be taken to the member associations.

The last stage could be done by vote, or as something like a jury, though I will propose a hybrid of the two. The PSA will select (probably at random) some small number of member associations who vote for or against the judgement. All the other member associations will be assumed to abstain, but may offer an aye or nay if they so choose. If the judgement is rejected it would be kicked back down to a different mediator. It might also be worth while to allow the “jury” to offer their own judgement as well, which would then be an additional option to vote on.

Principles

In order for different associations to interact (as in through the PSA Council), it will be helpful for them to have a group of shared principles. The actual makeup of those principles will ultimately be a question of consumer desire, as well as what can be made to work. Nevertheless, I offer these principles as a suggested starting point. I will also not that it is likely people with wildly different principles will need to be geographically separated, or at least will need to fall under a different PSA Council.

In any case, the one's I feel will best work for the widest number of people are responsibility, property rights, and respecting self-defense. Of the three, the first is likely the most important, as it assures people that unknown parties they encounter in their day to day life are responsible for their choices. By responsible, I mean they possess a willingness to provide restitution in the event their actions cause some unintended (or intended) harm to another party.

By property rights, I am referring to a respect for the idea of ownership, or the right of exclusion to a persons effects and land. Exactly how these property rights should be formulated is a ultimately a question for the PSA Council, although I will provide some suggestions elsewhere.

The final principal I consider important is respect for the right of self-defense. I consider it fundamental to safety, and security is something which the vast majority of people value highly. In order for associations to be attractive to the masses (and thus as profitable as possible), they need to prove themselves a safe way to live. Any society which turns on members who defend themselves (with reasonable force) will quickly descend into anarcho-tyranny or else require an unparalleled surveillance state (aka, regular tyranny).

For self defense, I would actually suggest a fairly broad view of it. For instance, if some horde of barbarians was attacking a neighboring city, and could reasonably considered likely to continue their conquest for the present city at a later date, the members of that horde could not file claims against the residents of that city should they organize a force and attack preemptively. The horde would essentially be considered responsible for the violence against them, on accounts of the violence they were perpetrating against others.

The exact degree to which that applied to vary a lot, I'm sure, and possibly change over time. Of course, I consider it extremely unlikely any kind of barbarian horde could actually form, but still, I think the principle could be applied to more mundane situations as well.

PSA Protocol

This is just a list of random suggestions I have for the PSA Protocol, which, to be clear, is the rules for how associations interact with each other, and the set of common principles which all member associations agree to hold. It is designed by the PSA Council.

Anyway, on to the suggestions, in no particular order (hopefully I end up with more than two, lol).

1) Association employees cannot be members of the association they work for. The idea behind this is to limit an associations power over their employees, so management will be directly accountable to the PSA council. It should also encourage a bit more competition.

It might be worth it for them to also use staking associations, since the greater flexibility might smooth over some of the difficulties of running an association.

2) For property rights, it may be worthwhile to base it more on utilization, rather than title. Put another way, if Alice has a fancy slip of paper that says “I own Nebraska,” but Bob turned it into a farm while Alice wasn’t paying attention, we would consider Bob to be the rightful owner. That’s not to say I wouldn’t suggest “wilderness preserve” be a valid use for land, but simply that it would require something a bit more than someone’s say so.

For instance, if Alice had park rangers patrolling the forest, scientists studying it, and was doing fire management (etc., etc.), then even if it looked (and basically was) totally wild, we would still consider Alice to be the rightful owner.

The purpose of this is to discourage people from squatting on valuable property without putting it to good use, while still allowing people who value nature to be able to do something about it.

3) It might be best to require or encourage in some way soldiers/guards/etc. to be part of a Staking Association. This gives society significant leverage, which should encourage responsible behavior.

Vendetta

Vendetta is a concept roughly analogous to how, in the present system, the police will (in theory) seek restitution on your behalf in the event you are incapacitated/killed (or simply can't be bothered, I suppose), even if you have no heirs or interested parties. In a sense, the modern state could be said to take unto itself all vendettas on your behalf without asking. It does... a job at it.

In association, vendetta is meant to take that implied coverage, and make it explicit. The exact economics of the arrangement will come down to consumer preferences and the ability of entrepreneurs to make money while doing it. Nevertheless, I will offer a suggested payment strategy: the firm with your Vendetta will take some percentage of the restitution in exchange for their services.

This percentage may very well be added to the total owed by the perpetrator, although it is likely to be drawn concurrently in the event of it must be repaid over time. To explain by example, suppose Alice caused Bob ten thousand dollars worth of damages, but could only pay one hundred dollars a month. Let us further suppose Bob's firm spent one thousand dollars in their pursuit of Alice, so she owed in total eleven thousand dollars.

If Bob had a ten percent vendetta contract, Alice would pay her one hundred dollars a month, Bob's firm would collect ten, while Bob himself received the remaining ninety dollars. This would continue until Alice finished paying her debt.

As an aside, it is entirely possible Bob would have some kind of insurance which would pay for his damages immediately, and Alice's debt would instead be owed to that firm. We also ignored how Alice's association would play into this, but regardless the debt would fall onto Alice in some form, even if the money might flow in a more complicated pattern.

Natural Flow

Natural flow is an extension of property rights, or perhaps a recognition of a intuitive idea we have about them taken to its logical conclusions. In any case, although Natural Flow is not fundamental to an associative system at all, I nevertheless feel it would be beneficial to codify it into the PSA Council.

It applies (mostly?) to defining the ownership of real estate, and specifically includes the natural flow of things through a piece of land as one of the properties owned by that land. That probably isn't very clear, and I can't think of a more formal definition, so I'll provide some examples.

For starters, consider a very simplified case where Alice owns small farm with a river down the middle. She draws a reasonable portion of this water to irrigate her crops, and leaves the rest to flow into the ocean. The river flows from a single source, a spring some distance upriver, in Bob's land.

One day, Bob decides to start selling bottled water, so he caps off the spring and captures it all, causing Alice's portion of the river to dry up. This would violate the "natural flow" of the water, and Alice would have a legitimate grievance which could be brought to the applicable dispute resolution service who would find in her favor.

If we were to vary this scenario slightly, and suppose Bob only drew half the water from the spring, and allowed the remaining half to flow into Alice's land, he would (in this case) be considered to have drawn off his share of the natural flow, and would not have transgressed against Alice. This example ignores the potentially important question of, "What is the ocean's share?" I suppose it is likely some percentage, though I have no basis to guess and so will leave it to more informed parties to determine the answer.

This first example might give the impression natural flow is restricted to water, but I think there is value in applying it more broadly. To demonstrate, consider the following scenario.

Alice owns a vast swath of woodland which she manages as a nature preserve. On this land is a herd of deer (you may assume they are endangered, if it strikes your fancy) which migrates through the forest in a wide arc. There is a small sliver of land which she does not own, but is instead held by Bob. The entire herd passes through the sliver once a year, and one day Bob decides to get into the Venison business. He waits for the deer to enter his land, then proceeds to kill all of them, and sell them as jerky.

This would also be a violation of the natural flow, and again Alice would succeed in making a claim against Bob.

Natural flow has obvious application in managing water rights and nature conservation, but it also works in the reverse as well. Allow me to provide an example.

Alice owns a small house on the prairie. She lives quietly, until one day Bob builds his industrial garbage incinerator next door. Bob is exceptionally lazy (and perhaps a bit of an ass), so he pipes the exhaust for his factory to the edge of his land, aiming straight at Alice's cabin. As could be expected, this expels ludicrous quantities of pollution straight into Alice's home. This also violates the natural flow, in that toxic fumes don't naturally flow into her house. In this case, a mediator

would again find in favor of Alice.

It is worth noting that in all these cases the solution isn't necessarily for Bob to stop whatever it was he was doing, rather it would suffice for him to restore the natural flow in some manner roughly equivalent to how it was earlier. For instance, in the first case, if we assume Bob's spring water business turns a substantial profit, he may opt to purchase an equivalent quantity of desalinated water and release it down the river for Alice.

In the second example Bob could, theoretically, supplement the deer herd with ones he purchased from elsewhere (supposing he could find some at a lower price). In the third example Bob could process/clean the exhaust (and not pipe it directly at Alice's house).

Over/Under Lien

The Over/Under Lien is another concept not fundamental to associations, but which I feel could nevertheless be of some value. It is another extension of an intuitive aspect of property rights, in this case of the notion that one doesn't need any special permission to fly over some particular piece of property (so long as you are doing so in a manner that doesn't disrupt or damage things down below). Similarly, it is not considered trespassing to cross over an open field under most circumstances.

In fact, if someone were to shoot down an aircraft over their land they would be considered the aggressor (with perhaps some exceptions, though in all cases such a no-fly zone would have to be made explicitly and announced publicly). This suggests that it is acceptable to generate an ad hoc lean on a property, at least temporarily.

The purpose of the Over/Under Lien is to capture this intuitive 'right' explicitly, and to expand it in such a way as to enable society to function without a lot of weird ambiguities. This pairs especially well with the concept of Natural Flow, as there are a great many things which are unnatural flows, but are nevertheless considered highly valuable. As an example, radio waves above a certain amplitude (and/or of certain wavelengths) are not at all natural phenomenon, but we might nevertheless consider the existence of cell phones to be of some value.

If we accept a right to natural flow, without also to an Over/Under Lien (or something similar), then any party who insisted could have faraday cages build around their property at the cellular operators expense (or at least greatly restrict the directions they can transmit). This would likely make deploying such a technology untenable, and what's more creates an incentive for firms to engage in obstructionist tactics against their competitors.

The Over/Under Lien is defined as a right to go over, under, or through someone else's property without their permission, so long as such an action does not interfere with the owner's legitimate use of it. Legitimate use is, in this case, broadly defined as "anything they were doing with it before you generated your lien, or any ordinary use they could have for it at any time."

As an example of how I intend it to be applied, consider a scenario where Alice is building an underground conduit for her power distribution service. She has contacted everyone in some given neighborhood and gotten their permission, except Bob, who she was unable to locate (he's currently vacationing in Antarctica, and does not intend to return for several years). It is not feasible for her to go around Bob's property, nor is it to wait until the man in question is finally located.

As a matter of protocol, she registers her intent with the firm tracking land ownership in the area, then as a matter of safety (and consideration for Bob), ensures the route she's chosen through Bob's land does not contain any obstructions. Afterwards, she drills underground through his land, and completes the project.

Let us further suppose that after Bob returns, he discovers this conduit and decides he doesn't like it. He files a dispute with Alice through the relevant mechanism in an attempt to force her to remove the conduit. The arbiter would find that Alice had a legitimate lien for her conduit, and decide in her favor. If Bob then went and dug out the conduit on his own, Alice would then have a valid grievance against him.

We can suppose a little further, and say that Bob argued Alice's conduit interfered with his ability to farm his land, as his till would damage it when he passed over. Given that Bob's land was in a residential neighborhood, the arbiter would normally dismiss his claim, however, if Bob (or some authorized agent of his) was, in fact, currently farming the small patch of land (with allowances for the seasonal nature of such a thing), and the conduit would, in fact, interfere with that activity, then Alice could be forced to move her conduit, or else provide Bob some measure of compensation equivalent to the damage she did to Bob's farming in that area.

It is worth noting that I expect such scenarios to actually be quite rare.

Here are a few other examples which I think will illustrate how I believe it should be applied (and perhaps some small measure of its value).

1) Building a road through a nature reserve. So long as the project does not ruin the natural beauty (say by concealing the road with a line of trees), nor does it interfere in the migratory patterns of the wildlife (say by providing ample forest crossovers by tunneling/bridging), then it could be made, even if the owner of the reserve hated cars/transportation/humanity/etc. and could never be convinced to allow it.

2) While building a railroad for cargo transport, Alice's firm is able to secure a route between two destinations (most likely via purchase), except for a thin but wide sliver of land held by Bob's competing firm. Bob is actively farming that land (or whatever) and refuses to allow Alice to complete her project. Arbitration determines that, although Bob is clearly being an obstructionist, Alice is not allowed to build her railroad... on the surface.

Alice declares that she will simply tunnel well under Bob's property, at some specific depth that will not interfere with Bob's farming. Bob attempts to obstruct Alice's project further, by building a decorative underground wall, but Alice already generated her lien by a declaration of intent, and underground decorative walls are neither ordinary, nor were they a project Bob was undertaking at the time. The arbiter decides in favor of Alice's tunnel, and Bob now owns a bunch of farm land he doesn't actually need or want.

3) Alice is building a cell tower on land that she owns, which is a well known project. Bob believes radio waves summon evil ghosts, and should not be allowed to pass through his property. He takes Alice to an arbiter, and is unable to prove radio waves summon evil ghosts. Alice is permitted to build and operate her tower.

Secured Association

Although something like a secured association is probably necessary, the general idea I'm proposing here could actually have been applied to a legal system as well. Anyway, the core idea behind a secured association is that it is an association where the members have their movement restricted in some way. Put another way, it's like a prison, but the prisoners get to choose where they stay.

The purpose is much the same as for a regular prison, namely it is a place where people who have proven themselves incapable of adjusting to society can stay without putting others in danger. Asides from the security, they would generally have all the same options as other people.

The exact nature of any given secured association, and of secured associations will ultimately come down to what works for their customers, their 'customers', and the firms running them, though I can make some guesses as to what they might look like. For starters, the associations will likely be paid for by their members, same as any other kind of association, although these ones are bound to have many more rules. Given that, it is also likely the associates will be permitted to earn a living with whatever skills they happen to possess.

I also suspect there will be a very wide variety of secured associations, as some unscrupulous compulsive fraudster will probably not want to share a living space with a serial rapist, and will also likely have drastically different security needs (although, in both of those cases, security from the outside might be just as important as securing them inside, at least to them).

The next question is why might someone end up in a secured association, and the obvious answer is, "Because they were compelled to." Exactly how may vary from person to person and situation to situation, but in general some party will be given the choice between being unassociated (essentially exiled from society) or joining a secured association. This choice will not necessarily be imposed upon them by any particular party, but rather can be a natural consequence of their situation.

To be more specific, suppose there is a serial rapist who's monstrous nature is discovered and widely known. Even without an armed posse breathing down their neck, no normal association will want them as a customer. Ignoring the PR problem of having them as a member, a rapist represents a financial liability, as the association will be required to provide restitution to any of their future (and possibly past) victims.

The rapist themselves also has a tremendous incentive to get somewhere safe, as many parties will have strong motivations for revenge. Joining a secured association will allow them to retain some measure of a life, even if most of their income is diverted to compensating their victims.

Although I feel covering such an extreme case should be more than sufficient to demonstrate the value and function of secured associations, I think they have even great value in milder scenarios. For instance, suppose some young man had a shitty childhood, and reacted to it by becoming a compulsive shoplifter. He might be incapable of joining a regular association, and would almost certainly not want to join the association with the serial rapist, but could likely find a secured association which caters to cases such as his.

He could find one with a good reputation, or could perhaps be recommended one by a security

firm, and join them until he could prove to a regular association that he would no longer be a liability. The secured association this young man joined could specialize in rehabilitation, and thanks to competition would likely excel at providing fruitful counseling and therapy (or by some other mechanism instilling virtue into troubled young men).

If this rehabilitation association was not good at its job, it is unlikely it would have a good reputation. Also, several economic factors would tend to, by natural selection, only leave behind rehabilitative associations that worked. For instance, if the young man spent years with a firm, and didn't feel he was making progress, he would likely switch to another firm.

Also, in order to attract customers, these firms would likely offer some guarantee of efficacy, like a certificate of good standing backed by the firm. If such a certificate was issued in error too frequently, the firm would lose money relative to their competition, and have to charge a higher rate to their customers, which could trigger a market share loss death spiral if corrective action wasn't taken.

I'm sure a clever statist could adapt concept to their own system, but I don't care, so that will be left as an exercise for the hypothetical party who does.

Actualized Damages

This is an idea which I am less confident in. It may be valuable as is, or require some amount of work, or just be terrible. The core idea is to treat actions nondeterministically, or put another way, to consider every possible consequence of an action when evaluating its impact, even though in reality only some limited subset of those consequences occurred.

As an example, suppose Alice is in a mall looking to buy a new hat. While there she meets Bob, who, after the knife throwing incident, mocks her for her terrible luck. Alice is so offended that she takes drastic action to prove her good fortune. She takes a machine pistol from her belt (please do not assume this is intended to be a normal item to carry in a mall) and closes her eyes, then spins in a circle and fires wildly.

By some miracle, Alice successfully hit nothing of great value, and only managed to do a hundred dollars worth of damage to the walls. Now, lucky she might be, but everyone in the mall is super pissed, and takes her to an arbiter to answer for the harm she caused. Alice argues that it was only a hundred dollars, which she can pay easily. The advocates for the aggrieved parties disagree, and demonstrate that, based on where and how many people were present, there was a one percent chance that she would have done one million dollars worth of damage.

If the arbiter uses the principle of actualized damage, he could take that one million dollars, multiply it by 0.01, and assign ten thousand dollars worth of damage to Alice, which would be distributed amongst the aggrieved parties.

The exact formulation of this principle might vary, and how the damages are calculated might as well, but I think it does capture the intuitive sense that risky behavior does represent a real harm to other parties, even if the actual consequences didn't manifest in some particular incident. Failing that, at the very least it serves as a deterrent to careless behavior.

It is worth noting that I would not consider actualized damage to be a replacement for real damage, but rather only a supplement. Also, again, I am not certain this is a good idea, and I certainly wouldn't consider it fundamental to association.

Responsibility

Or more specifically, the limits thereof. This probably doesn't need a whole section, but w/e, you get one, enjoy.

This is again not technically strictly related to associations, and really comes down to those market forces I keep referencing, but whatever. This might be something worthwhile for the PSA Council to define, so I'll mention it, and provide a suggestion.

First, what do I mean by the limits of responsibility? Specifically, I am referring to the point where some party is no longer responsible for the consequences of their actions. To illustrate with an example, suppose Alice punches Bob in the face (because he insulted her new hat) and breaks his nose. She's clearly almost or entirely fully responsible for the damage. We would expect an arbiter to assign all of Bob's medical bills, and some amount for his pain, suffering, and inconvenience, to Alice.

Now instead suppose that after Bob insulted her hat, Alice waves her arms in frustration. In doing so she bumps a table umbrella, which then, through some needlessly complicated rube goldberg mechanism I don't care to go into, results in a rubber duck striking Bob in the face, breaking his nose. It is not clear that all the responsibility for Bob's fate lies at Alice's feet. In fact it does not seem that she is very responsible at all, unless she was instrumental in the apparently unsafe in retrospect placement of all the items involved in Bob's injury.

In a complicated scenario such as that, it would fall on Bob's advocate (or more likely on the advocate/investigator of some third party) to determine how responsibly for the damage was to be distributed. Of course, in this specific example, it is likely Bob would simply eat the damage in some way, likely through health insurance (who would themselves likely decide not to bother, unless Bob's nose was unusually valuable). That is neither here nor there, however, as there are likely to be similarly complicated problems with much more at stake, and this demonstrates the mechanism for their resolution.

In any case, although this does in some way show the limit's of Alice's responsibility, it is only insofar determining her share of it. To demonstrate a more substantial limit, let us consider a more complicated scenario.

Alice is the highly charismatic leader of a cult, chock full of acolytes who cater to her every whim. One day, while traveling with a flock of her followers, Bob makes fun of her silly hat. Offended, Alice says, "People who insult my hat deserve to be punched in the face." One of the cultist traveling with her hears this, and punches Bob in the face.

In this situation, even though Alice made no command or action, she would still share a large portion of the responsibility for Bob's injury (in addition to the cultist, of course). Because of her position of authority, some portion of the blame would pass through to her, even if she did not intend at all for Bob to be punched in the face. This case is actually similar to the rube goldberg situation earlier, and could likely be handled in a similar way.

On the other hand, let's suppose that Alice is actually a smelly bum no one likes. One day, Bob walks by and insults her hat. Alice is so enraged by this, she grabs a piece of paper and scrawls, "Jerks who mock my hat should be punched!" onto it, then posts it to a nearby bulletin board. Charlie

happens to be nearby, and after witnessing Bob's mockery, and reading Alice's message, decides that actually, she is right, it's a great hat and Bob's a big jerk. He punches Bob in the face, breaking his nose.

In this scenario, we would not expect an arbiter to assign any responsibility to Alice, even though getting Bob punched in the face was her intent. This is because, although Alice provided motivation for the attack, she had no kind of authority over Charlie. He made the decision of his own accord. Basically, the responsibility stopped where Alice's choice ended, and Charlie's began. Charlie, not being in the habit of executing Alice's will, could not be said to be an extension of it.

Execution

An alternative system, even if it's perfect, is no good to anyone without some means of getting there. In some ways, this is associations strongest point, as it has unique properties relative to other means of organizing society. Specifically, an association is a profit seeking enterprise. In fact, if the size of modern governments is any indication, it may very well be the most profitable industry in human history.

Given that the motivation for creating and joining associations is pragmatic rather than ideological, it does not actually require anyone to buy in to some particular philosophy. In fact, once the first association is profitable, the prospect of new sources of revenue will motivate additional firms to join the market, without the need for any special effort whatsoever. Once this happens the state will quickly become obsolete, especially since it is likely forming a new association will not require significant capital.

The only major obstacle is the question of how to start that first association. It is, in many ways, a problem with a simple solution, namely, you just need employees and customers, although given the novelty of the industry there are a great many details that will need to be worked out, and many concerns which will need to be accounted for.

To start, however, let us suppose you are a regular person, who is interested in creating a world of associations. How can you help bring that about? First, you can popularize the idea. Familiarize yourself with the concepts so you can explain them to potential associates. In a sense, become a part of the viral marketing campaign for the as of yet non-existent first association.

Second, even if an association as a business doesn't exist, association as a way of life does. Find other people and organize, collaborate, meet online, meet in person, throw events, and more. Basically, start living like you're already an associate however you can, and who knows, that club you start could very well grow into a lucrative enterprise in the near future.

As a final suggestion for my fellow normies, even if you aren't interested in being an association early adopter, is to make it very clear you will not abide violence against associates (specifically by your government). There will be a tremendous temptation for old world elites to crush this before it gets out of hand, and that will certainly not make this any easier.

Now, that's all well and good for building up the customer base, but nothing goes anywhere without people actually digging in and building the thing. This, obviously, will require drive, creativity, ambition, vision, and perhaps a healthy dose of greed. In short, it will require entrepreneurs. To you I can only suggest a loose framework for a plan.

The above three points for regular people apply, of course, but for you I think a good first step will be to create a non-profit foundation whose stated purpose is to incorporate the first association, to found the PSA Council, and to popularize the concept of associations. It would, I suspect, be beneficial for this foundation to be made up of ideological associates, though perhaps unnecessary.

Although it may be possible for the Foundation to execute its mission on a paltry budget, I imagine that some amount of financing will be helpful. There are many causes and organizations who may be interested in donating, some obvious, like libertarians and anarchists. It may also be worth exploring interest in religious communities. Muslims, in particular, may find the possibility of

creating Sharia compliant associations very intriguing.

Once the Foundation is founded and funded, the rest of this technically becomes a great big helping of not my problem. Nevertheless, I will offer my understanding of where to go from there.

From how I see it, there are three possibilities/strategies available (broadly defined), and they all depend on how agreeable old world elites are (I have a suggestion on how they can be made more agreeable). Let's call these three options (in order of increasing difficulty), Association in Place, Association in Obscurity, and Association in Defiance.

The easiest case by far is Association in Place. Basically, you find some sympathetic country who agrees with your vision, you design some protocol for associate v. citizen disputes, and then you start taking in customers. After that, it's just a matter of running your business. Once you've worked the kinks out (i.e. start turning a profit), other firms will join in, and congratulations, you've killed the state, go throw a party.

For that hypothetical hero nation, I have an idea that should help you sunset elegantly, specifically with regards to your currency. Basically, when it's time to shutter your doors, you can auction off all your land and assets for the old money. This way the currency will retain some value until the very last day, which will help with taking care of your employees. You can also use it to "buy" retirement investments for all your pensioners/etc., so they aren't screwed over by the transition.

At the midpoint in difficulty we find Association in Obscurity. Put simply, in this case, you find a decent chunk of land somewhere, where the nation who technically owns it is either too weak, too indifferent, or too sympathetic to complain when you start building a city there but not paying taxes (or hey, maybe they're just too bribed, lol).

This is certainly a slower way to do it, and will require a reasonably large number of highly motivated people, at least to start. Once you start getting farms and factories and such, things should start to snowball. With associations proven to work, it becomes a much easier sell to the masses, and if you can offer them lower "governance" expenses and better service (which shouldn't be too hard, tbh), your problem might be too many eager customers, rather than too few.

You may have some problems with old world bullshit trying to tear you down at this point, though the solution here is likely similar to how Association in Defiance will work, but even easier. I'll cover that in a bit, but for here I'll just note that this is a 'future you' problem, and when (or if) it comes, you should have much better tools at your disposal than a few suggestions from some nobody.

Anyway, let's cover the last scenario, Association in Defiance. This one is very similar to the last, but with (as you might have guessed), more defiance. This is certainly the most difficult possibility, and the one most likely to contain violence. You would pick your chunk of land, but this time more based on your ability to make the country you're taking it from bleed if they take up arms against you than on the odds of them leaving you alone.

You would then populate this land with the most belligerent and well armed people you can find, and make it clear that if that nation goes to war against you, you are perfectly capable of (and willing to) burn the old world to the ground and build the new one on top of it. This is (obviously) a situation we would like to avoid, and thankfully you actually have access to a secret weapon, though I'll cover that a bit later, as it applies more generally as well.

Anyway, after you've got your association made and functional, the process is much the same as above. Expand operations, find customers, build systems, try not to die.

I am going to cover the war/army problem in its own section, but I will include here the aforementioned suggestion for making elites more agreeable (which is another one of your secret weapons). You see, there's an interesting fact about the state that is so obvious and trivial it can be overlooked, specifically, it's made out of people. Associations will be the death of the state, but all the rich and powerful people who run it are perfectly capable of being rich and powerful associates.

If you can properly incentivize those elites, then the state will follow. My suggested offer is a simple one. The government has done many bad things (like drone striking children), and in associations the responsibility for those choices can only be assigned to people, not to fictions of law (on accounts of there not being any law in the first place). Put another way, the members and influencers of many states have blood on their hands, and every scrap of their wealth couldn't even begin to set things right.

Given this, the natural fate of old world elites under associations is poverty at best. However, it is of far greater value to destroy state power itself than it is to chase notions of justice against the parties who wielded it. In order to bring about the new world peacefully, you can offer these elites unlimited clemency for actions of the state taken prior to the creation of associations. This way, they keep their wealth and influence, and honestly, all it costs them is not having to worry about getting murdered by their fellow gangsters.

If no one wields state power (aka, institutionalized violence), then no one can wield it against you. Even without the offer of clemency, associations would be a net benefit to them.

The War Problem

Possibly the greatest risk of transitioning into an associated world will be elements from the old world taking their giant armies and trying to stop it. I believe that this plan could survive the attempt, but even if I could guarantee it I would still prefer to avoid that situation.

Technically, given that I cannot explode things with my mind and wholly lack the charisma to lead an army, this is not a me problem. Nevertheless, it is important enough that I will offer some thoughts on the matter.

The first and best option is to simply secure the permission of the old world to replace it, as I mentioned elsewhere. If that does not work out, then things get more complicated.

Associations, not naturally inclined to violence, are unlikely to be able to afford much in the way of military hardware, and would prefer not to regardless. A military is not an easy thing to make money with. Technically speaking, this is a feature, but very real armies exist right now, so we can't ignore it.

The obvious solution is to amass a large quantity of (relatively) cheap and effective weapons, and to deploy them in such a way that it is clear any aggression against an associate will end disastrously for the aggressor. To finance this, one could include a provision in the PSA Council that any member association must provide some quantity of funds.

There is merit to this idea, certainly, though it also has some obvious problems. The biggest of which is that you will have created an organization with a lot of military hardware. Even if it is intended to shut down as the old world drains away, and you have plans for how, there will be a lot of people with a motivation to keep it going as long as possible. In fact, they may very well be motivated to keep it going indefinitely, and then whoops, it's the state again.

Still, this plan may be necessary to some extent, so I can offer a few mitigations. For starters, it should (perhaps paradoxically), be designed wholly for maximum offense and destruction. The reason for this is a) its purpose is to discourage hostile action, and b) if it goes out of control, the worse it is at defense, the easier it will be for a motley crew of rebels to take it down.

It should also employ as few people as possible, and they should be pretty widely distributed geographically so that if they act out of line, other associates and their security firms will have easy access. Also, obviously, these employees should have very big stakes (in a staking association), and should not be allowed to cluster in any particular association.

Another strategy, that works for both controlling your hypothetical army and discouraging the real ones from invading, is for every associate to be well armed and belligerent. The absence of any kind of gun control may naturally lead to the first, but it may nevertheless be worthwhile to encode, temporarily, a militia requirement in the PSA Council. If every associate is armed, trained, and angry, it may simply be untenable for any nation to invade, no matter how desperately they want to.

The final suggestion I have is quiet possibly the best one, and it's the secret weapon I alluded to elsewhere. You see, there's a funny property about an associations. It isn't a country. It has none of the baggage of being one, and in fact by its very nature will want as many customers as possible.

There is also an equally funny little property about armies, because, wouldn't you know, they are made out of people.

There is no particular reason, from an association's point of view, to not simply "bribe" an invading army out from under itself. And the best part is, this isn't even an expense, it's an investment. They don't even need to fight for your cause, just have something productive to do that appeals to them (and then live long enough to pay plenty of dues). Associations, especially early ones, will by the nature of their situation need a tremendous capacity to onboard new members (distributed amongst all of them), because there will be so many potential new associates, and most firms won't want to leave money on the table for their competition.

This, especially combined with the other strategies, gives associates the ability to make a very tempting offer to any would be conquerers. You can join us and get a real job (and maybe some great perks), or you can die to maybe make some jackass in your home country a bit richer. If things are happening fast enough, they might not even need to move out.

Another fun fact, our little secret weapon up there will exist forever, which means that any hypothetical attempts at recreating the state by force of arms will have a nigh impossible barrier. Technically, this could even work in the rogue army scenario presented in the first solution, although it might still be a bit of a chore... or maybe just an embarrassment, now that I think about it.

The Nukes

Although I don't have many thoughts or suggestions on the subject, I nevertheless feel it is important enough to at least address.

If there were never any nuclear weapons on earth, then with associations there would be little incentive to develop them (given how expensive they are). Unfortunately, they already exist, and when the old world fades the bombs will still be there. It won't be particularly easy during the fade either.

As for their ultimate fate, the weapons can likely be recycled to generate electricity, so in the long term it won't be too much of a problem (until it becomes one again, though I'll touch on that later). In the short term, however, some plan will be required. If possible, it might be best to simply pick a nuclear armed country to hire as a nuclear shield, presumably the same one the first associations are being developed.

If that is not possible, I only see two other options. Number one is simply to hope that no one wants the bad publicity of invading and nuking a group of peaceful people. Perhaps some resources can be devoted to PR, to encourage as many people to at least strongly oppose a nuclear response to associates, even if those people aren't interested in becoming associates.

The other option is one that at least has a history of success, even if it's not particularly appealing. Specifically, I mean building or buying bombs of your own. With a sufficiently large quantity of nuclear weapons, it is at least possible to ensure the death of the state (via the borderline/actual collapse of civilization). Then, thanks to the inherently decentralized nature of associations, they will be able to rebuild on top of the proverbial ashes.

Somewhat of a change from MAD, as it's only the destruction of the state which is assured. Association as a way of life would most likely survive, even if that way of life would suck for a while. If this could be convincingly argued to those nuclear powers, then the people in charge would have a greatly reduced incentive to attack.

This, combined with the strategies I offered elsewhere (like bribing the actual soldiers who maintain the weapons) will probably suffice to solve the "nuclear" problem, though fully developing the strategy should likely be a priority for the Foundation.

Anyway, now for a fun little problem for later. It is self evident that, with sufficiently advanced automation, and sufficiently cheap energy, virtually any motivated party will be able to construct nuclear weapons. There is not any particular reason to believe these levels of automation and energy technology will never be achieved, so eventually it will be necessary to account for this.

Hopefully, by the time this comes around, there simply won't be anyone who wants to blow up the planet (they live here, after all), so maybe it won't matter. Still, that'll be fun. Good luck future people :D

Crime

The word crime is probably not technically accurate, given that Private Social Associations don't operate under a system of laws. Nevertheless, we can also understand crime to mean "Willful acts of damage against another party." That is to say, things such as theft and murder.

Using that definition, with our crime analogized to crime inside a traditional state, we can ask the question, "How is crime handled amongst associates?"

I have already touched on this in other chapters, but I think it would be valuable to address the topic directly and completely on its own, so I will do that here by walking through a scenario.

To start, let us suppose Alice and Bob are each in different associations, and specifically that Alice is in Alpha. The pair both run hot dog carts and service the same area, a small park.

Alice is hurting financially, and feels her only hope to turn things around is to have exclusive access to the park. She doesn't believe that Bob can be reasoned with, so she decides to murder him. She ambushes him one night after packing up, and slips away.

Bob's family discovers his death, and alerts Bravo Company, a firm specializing in Vendetta Bob had a contract with. As part of this agreement, Bravo gets fifty percent of restitution payments to Bob, up to the costs of their investigation plus a reasonable profit. We will ignore the question of whether Bob had some kind of additional insurance, and focus only on Alice's damages.

Bravo conducts their investigation into Bob's death, and discovers Alice is the party responsible, and that she is a member of Alpha. Bravo proves to Alpha's satisfaction that Alice is the party responsible, so to avoid wasting money on mediation (and the possibility of having to pay for Bravo's expenses in arguing their case), they agree to pay damages on Alice's behalf.

Alice still owes her debt, however, even if it has moved up the line to Alpha. They don't want to bear the cost of other people's actions if they can avoid it, also can't trust a murder to continue acting in good faith (and thus not be a potential liability), so they refer Alice to a secured association, Charlie, who specializes cases such as hers.

For now, we'll assume Alice objects, and that she thinks Bob had it coming, so she runs away to a secret cabin in the woods. Alpha, still interested in recouping their losses from Alice, turns to a firm specializing in pursuing debts, that is, a firm who handles Vendetta. For simplicity, we'll suppose they contract with Bravo Company, who conducts their investigation and tracks down Alice. They may also track down property she owns, for example, her hot dog cart.

Bravo finds Alice in her cabin, and offers her a choice. Either they treat her like a bandit and seize her property/drive her as far from civilization as possible, or she agrees to join a secured association (who would themselves offer a guarantee of Alice's continued good behavior). Alice most likely chooses the latter, and spends the rest of her life paying off her debt to Bob/Bob's estate. She likely finds work inside her secured association as a cook.

If she doesn't, Bravo auctions off what assets of Alice's they could find to recoup their losses, and ships Alice either as far from civilization as they can get her, or else to some area who specializes in handling recalcitrant anti-social malcontents. I don't think it likely there could be such a large number of them that some special protocol would be designed, but I'm confident if the need arose a

solution could be devised. Perhaps a penal colony on an island, where such people can live amongst their own kind if they so desired?

In any case, I *think* I covered everything at least up to parity with the state, so I will conclude for now. Crime is a complicated matter, however, so I'm sure there are areas where things could be improved.

Security Firms

Security with associations really won't be that different than it is under the state for the vast majority of people. If a person lives in an apartment, or any property with an HOA, then a contract with some reputable firm will most likely be included. Choosing which firm will fall onto the apartment owners in the first case, and onto the board/committee in the latter.

In the event someone is not a member of a community of some kind, then they will have to make their own decision on the matter. Because there should be a large number of competing security firms (serving the large communities), there will likely be companies who cater to single family homes/owner occupied properties/etc. or at least options from other firms. If someone doesn't feel the expense is worthwhile, it is entirely possible for them to handle it on their own.

In fact, in all cases (even now in our statist case), everyone is at least partially responsible for their own security, which is a fact worth remembering. If someone is in a dangerous situation, all the police budget/security bills in the world won't make a man who is five minutes away get there any faster. Not that this is necessarily related to associations, I just wanted to point out that "people handle their own security" is not actually novel or unfamiliar concept. People just ignore that fact for some reason.

Anyway, the additional part of security is a concept I call Vendetta, which is expanded upon in a chapter of the same name. In short, it is similar to how the police today will hunt down someone who hurt you on your behalf, but formalizing the arrangement. Security firms plus Vendetta replicates the value of modern police at least as good as the police do today, with the only catch being a person may, depending on their situation, have to think about the problem more than today.

Another objection I can see someone making is "But then only rich people will have security!" For starters, wealthy people already get better security today, because they have greater flexibility in where they live (not counting their ability to purchase additional services on top). For second, less wealthy people are more likely to live in apartments, which have many natural incentives to include security with the rent.

Number one, most people prefer safety, ergo, most people will not choose to live in an apartment that either a) isn't just in a naturally very safe area, or b) doesn't have a contract with a reputable security firm.

The second incentive has to do with their customer base. Given that most people prefer security, it follows that only very desperate people would be interested in an unsafe, unsecured apartment. Very desperate people are also far more likely to benefit from stealing everything that isn't nailed down in an apartment. If a landlord wants to secure their property from their tenants, they'll have to hire a security firm (remember, there is no hidden subsidy in the form of public police).

If a landlord is already hiring security, they might as well offer it to their tenants, in order to compete with the other bottom tier properties. It won't cost them much, if any, more, and makes renting with them far more appealing. The landlord will also be just as, if not more incentivized to hire a reputable firm, because a sketchy security guard can steal their appliances just as easily as a sketchy tenant.

There is also a responsibility angle, where in some circumstances a landlord could be found liable for damages caused by failing to hire security. I don't consider that to be the most dependable incentive, as it comes down to the situation and how well it can be argued in mediation. Still, it's another danger a landlord faces by trying to cheap out, so it is worth noting.

Additionally, because Vendetta is based on damages (and to an extent the wealth of the offender), it is likely to be accessible at all wealth levels (especially if it uses the percentage based fee I suggested).

Competing Gangs

I said I would address this earlier, though in truth it's actually fairly similar to the army problem and is solved in a similar way. Still, I'm too lazy to go back and edit my promise out, so I'll spend some time covering it here.

To start, what is the Competing Gangs problem? In short, it is the notion that under an anarchist system, the security firms would go to war with each other for customers, and the only way to constrain them would be to have a government, aka, the biggest gang imaginable. I suppose, in some way, it does at least prevent the gangs from competing... much, because their conflicts are unimaginably devastating. I can't really say it does a good job at preventing a bunch of gangs from forming though, on accounts of that's the system we're using, and we're chock full of gangs already.

Anyway, I'm digressing, back to the problem. How do associations prevent competing "gangs" (aka, security firms) from going to war? Easy, guards/soldiers need food, housing, money, etc. same as anyone, which are much harder to get if they don't have standing.

I'll explain with an example. Let's suppose Alice runs a security firm, and get's the wild idea she should be empress of mankind. To begin her ascension to the throne she instructs her employees to attack Bob's security firm, her biggest competitor. Let us further suppose her "soldiers" actually do so, and don't all quit immediately.

Bob is very surprised by Alice's attack on his headquarters, and has to escape from his offices via helicopter. He immediately takes news of Alice's attack to her association, and possibly straight to the PSA council as well. Let us go ahead and assume all of Alice's employees are in the same association, and it is controlled by Alice as well (to give her the best shot of this working).

Alice's association is ejected from the PSA Council, along with all her employees, effectively making them all unassociated.

Now, after their first successful battle, her employees are very excited, and decide to celebrate by throwing a party. One of them, Alex, is tasked with purchasing refreshments. He travels to a store, makes his selection, and tries to check out. His bank, not interested in working with someone unassociated (and also a member of the group of would be conquerers), declines the purchase.

Now, Alex may still be able to find some means to get his refreshments, but it has gotten far more difficult.

Meanwhile, the vast majority of Alice's customers have decided not to do business with a group of unassociated people, because now they have no guarantee of service. Alice has now lost most of her revenue, assuming she even has access to any of her finances at all. This will make it difficult to continue purchasing supplies for her campaign, and also to compensate her employees for their time and risks.

Furthermore, all of Alice's former customers likely still want the services of a security firm, so they now sign up with her competitors, increasing their revenue and making it easier for them to purchase supplies and hire new employees.

Speaking of new employees, Alice has a ton of them who currently are no longer getting paid, and struggle to function in society. All her competitors will not have a terribly difficult time offering

them a better deal.

Also, Alice has gone from being a legitimate security firm, to the head of a horde of rampaging barbarians. Every remaining security firm can now attack her with impunity (for the purpose of self defense), destroying for good their former greatest competitor, and opening up a great deal of new market share. They may also be able to secure some of her equipment and other assets, all the while never risking their own standing.

Assuming Alice survives the backlash, she's gone from being one of the most powerful and influential people in society, to someone who will be lucky to work as a lunch lady in a secured association. Not a great plan.

But My X!

There are a great number of things that will be changed/removed/weakened by the transition from nations to associations, some have vast numbers of people emotionally invested into them.

I am perfectly aware of many of them (I even made a list), and actually devised some potential strategies for replicating/fixing/developing them. I will not be talking about any of them, because I do not care. If you have some pet cause that is of the utmost importance to you, which you feel will be adversely affected by the loss of the state, I have only one thing to say. Solve your own problems, like an adult.

Thanks :D Bye!

PS Is this being needlessly mean? Maybe. Am I too lazy to fix it right now? Definitely

Suggested Reading

A collection of books that I feel will aid in your understanding:

The Anarchist Handbook

Starship Troopers

Lord of the Rings

The Class B

An eclectic collection of weeb shit (not necessarily of the book variety)

Acknowledgements

This is a list of the parties who in some way inspired or motivated me to develop associations. I will attempt to sort them according to their degree of impact, though the exact order may not be one hundred percent accurate.

1) Japan

2) Heinlein

3) Tolkien

4? Mike Cernovich

4? Michael Malice

4? Andrew Torba

4? Connor James Webb

4? Zach Weinersmith

5? An eclectic collection of (current/former) YouTube Channels

5? Stefan Molyneux (Technically could be included in the above)

6) The Psychotic War Criminals Running My Country

Also, God is somewhere in this list, or maybe everywhere, not sure.