

Gravity, Deregulation, Mark Twain Quote #1



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"Finding the Challenges" is an original column appearing every other Wednesday at Everything-Voluntary.com, by Verbal Vol. Verbal is a software engineer, college professor, corporate information officer, life long student, farmer, libertarian, literarian, student of computer science and self-ordering phenomena. Archived columns can be found [here](#). FTC-only RSS feed available [here](#).

It has been another extremely busy time for yours truly. I started teaching the Fall semester as an adjunct professor at Bluegrass Community & Technical College (BCTC) — I'm teaching four sections, three of computer literacy and one of productivity software. Soon I will begin two sessions in the UK Lifelong Learning Institute, a foreign affairs discussion group, and a Tao Tai Chi group. Last weekend, I attended the annual family reunion picnic, which included memorials for my Dad and my Uncle at the family grave site in Liberty, KY. And I have been running around trying to take care of the duties of administrator of my Dad's will. There is a silver lining in that I have been able to listen to many of my favorite podcasts which certainly include Skyler and Phil at the EVC podcast. The podcasts will add depth and breadth to my observations in this column.

Reflections on a Movie — Gravity

Gravity is an incredible movie. And even though I have become jaded about gratuitous special effects, those in *Gravity* were in a class of their own. They were certainly not a distraction to veil a thin plot. And regarding the actors, Bullock and Clooney, they sure didn't just phone it in for another big pay check.

But of course, I am more interested in the higher level messages touching on voluntaryism. I list some of them here:

- to me, it was the indomitable natures of Stone and Kowalski that led to her, Stone's, survival through a forbidding combination of circumstances.
- but I don't understand why serious individualists such as these would undertake a space mission, a collectivist activity that glorifies its futility.
- it seems fitting that the early crucial event was the failure of a government-funded science experiment.

- and then the next event was a huge consequence of orbital space junk left to wreak havoc by the negligent nation states who play such deadly games with our universe.
- the unforeseen consequences from that point become an avalanche.
- the leaving of the space trash seems both a criminal instance and a monumental metaphor for the failure of central planning.
- There are many examples of astounding over-planning contrasted against numerous cases of neglect.
- Apparently space bureaucrats do not believe in Occam's Razor or Murphy's Law.
- It is an amazing development of chance that we have not killed every space explorer.
- The force of gravity is one of my favorite manifestations of natural law. In both its presence and its absence it has a profound, consistent, and knowable effect on all objects in its domain.

Gravity, the movie, is a fiction, but it contains genuine lessons for the adept voluntarist.

Tales from the Memory Hole — Deregulation

I have confessed here before that I was once a statist bureaucrat. That segment of my life has delivered many learning opportunities as time goes by. I had a particularly vivid revelation a few days ago. There was a Cato.org video podcast about deregulation. It made the telling point that most cases of deregulation, starting in the days of the Nixon Administration, have been mere window-dressings. They are more likely to be shows from politicians acting as though they were stacking up real changes.

This took my mind to my own dabbling in dereg. In the 70s, I worked in two different states in insurance regulation. My first adventure was in Illinois where I came on board just after the state legislature had enacted an "open competition" law applicable to property and casualty rate calculations. Most states still preside over ratemaking pursuant to a federal exception to anti-trust law. Many insurance economists contend that since insurance requires large amounts of statistics to enable accurate pricing projections, insurers must collaborate on statistical data gathering. This process is given such weight as that there is a general belief in the insurance industry that there is a "true" rate for given classes of risk. Since this "truth" is generally accepted, there is no reasonable argument for competitive differences in rates. While there may be a truth in a law of large numbers (put an infinitely large number of items at risk, there will be a statistical expectation of loss), there is no proof that this requires every insurer to charge the same price for similar risks. After all, isn't each insurance company in a market place subject to economic laws tailored to its unique configuration — for instance, are all insurance companies equally well managed or even similarly managed?

In Illinois, we believed that a more open market would increase the supply of risk assumption for a broader spectrum of risk transfer demand. We also believed that getting

government out of the picture would aid this process.

But here was the comeuppance. Government does not have a reverse gear. The headcount of state employees did not go down. In fact, the legislature added two new regulatory functions for every one they truncated. Instead of having three people to approve rates and forms, now there were three people approving forms only. And ... there was an addition of twelve field examiners to make sure the companies were using the rates and rules they said they would use.

The end result, which is very informative, is that the state increased the amount of regulatory oversight and chose by interpretation to clean up the gray market that had provided most of the marketing flexibility before the passage of this grand deregulatory gesture.

Mark Twain Quote #1

Now what I contend is that my body is my own, at least I have always so regarded it. If I do harm through my experimenting with it, it is I who suffer, not the state. — Mark Twain

I have never doubted from day one of my discovery of Samuel L. Clemens, aka Mark Twain, that he was the quintessential voluntary man. And now the above quote verifies that for me.

There can be no more fundamental premise, to a voluntarist, than that of self-ownership. From that springs ownership of one's behavior and the consequences thereof. No amount or frequency of marching armies can deny the fact that when those soldiers become civilians, they nearly always go each his separate way, for entirely diverse reasons.

What Twain says here above is an expression of an unalterable truth of nature. Every human is a complete system. No one is indestructible, but we are effective, lone survivors in nearly all events within the average span of time that nature gives us. In no event, has nature anointed special men to rule and legislate how we ought to be.

Over my Father's ashes last Saturday, I read one of his favorite poems, *Invictus*. The last two lines are:

*I am the master of my fate,
I am the captain of my soul.*

I believe that each of the topics I have covered here in this column attest to both individualism and voluntarism. The outcomes of our adventures are at all times in our zone of choices, rational or not. No body of self-appointed do-gooders, legislatures included, can much alter the course of nature, human nature included. And in the end, we must answer only to ourselves, individually.

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