

# The 10 Hottest New and Improved Businesses and Industries of a Win-Win World



Send him mail.



*“Win-Win World” is an original column appearing sporadically on Thursdays at Everything-Voluntary.com, by Russell L. Roth. Russell is a 30-year marketing veteran and graduate of Jay Snelson’s “Science of Human Interaction” course (he calls it “Win/Win 101”). He has owned and operated businesses in advertising, real estate and internet marketing. He holds a degree in Studio Art from the State University of New York and is seeking a music publisher for his portfolio of original Country/Folk fusion songs. A native of Central New York state, Russell currently resides in southern California with his wife, Valerie. Archived columns can be found [here](#). WWW-only RSS feed available [here](#).*

In my first article, “Why We Can’t All Just Get Along” I outlined the dire, unavoidable need to trash the current coercive system of political government (“the state”) in favor of free market anarchy. I called this new paradigm a “Win-Win World,” because it is based on all parties getting what they want out of voluntary dealings with each other.

Since that article I began to think about the many ways in which individuals could ensure their financial success quickly and efficiently in such a world, and identified 10 businesses and industries that presented the highest rate of growth. This article is the result.

The title ends in the words “**a** Win-Win World”, not “**the** Win-Win World” for a reason. This is because there is more than one answer; more than one Win-Win World is possible. This article represents simply one example of that which I feel could or should happen in the absence of coercion. I may have missed businesses or industries, or even gotten the whole thing entirely wrong. But... it’s a start.

An obvious key step in transforming the current mess into a Win-Win World is the privatization of everything that is the state: departments, agencies and other entity classes whose stated but failed purpose is to adequately and efficiently provide services to citizens paid for by tax dollars.

Many have a hard time envisioning how this would work and I don’t claim to have all the answers. But we might start with local public utilities. Heck, years ago, my city bought the then-privately owned, local water company and turned it into a government agency; the

reverse ought to be just as simple: convert each entity into an IPO. Put it up for sale on the stock market. Whoever wants and can afford to purchase stock in that entity then become the new owners.

What happens to the proceeds from these IPOs? They're used to finance the fledgling private utility's transition to a Win-Win World: to improve performance and efficiency; retrain and reeducate workers to think like private employees instead of public ones; streamline processes; upgrade equipment as required; perform any deferred maintenance; create and finance internal, performance reward programs; and much more. It's hard to imagine any entity of the state that wouldn't lend itself easily to this scheme. The workers themselves may have to be dragged kicking and screaming into the new Win-Win World... but we have ways of managing that too.

Here, then, is my take on the 10 hottest new and improved businesses and industries of a Win-Win World, in no particular order.

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## **Insurance**

Insurance companies form the heart and soul of this new world. Part of this is because insurance companies are dedicated to helping reduce or mitigate loss, which was also supposedly a major function, although ineffectively and incompletely realized, of the state which we have now abolished. Another reason is because the best, non-coercive way to get people to alter their behavior is by impacting their pocketbook. Insurance companies are already set up to help a free market take advantage of this.

In a Win-Win World, all the familiar forms of insurance have survived the transition. But there are some new, innovative offerings as well. Anti-coercion insurance protects you from loss due to force, threat of force or fraud — in other words, theft, burglary, murder, vandalism, assault, misrepresentation, battery, rape, and any of the other injustices commonly referred to today as “criminal.” If victimized by any of these you or your heirs notify your insurance adjuster, who issues you a pre-agreed level of compensation (pending confirmation of the damage and according to the terms of your policy).

Similar to what happens in the event of an automotive accident, your insurance company investigates and seeks to recover damages from the culprit's insurance company and/or the culprit him/herself. See “Safety and Security” and “Arbitration” below for more information on this, and for a description of what happens should the miscreant put up a fight or attempt to elude resolution.

In regard to premiums, the amounts depend in large part upon your personal or business's reputation for incurring risk. If you have a history of paying your bills, staying out of trouble, properly maintaining your property with an eye to safety, never practicing coercion

and in general comporting yourself as a low-risk individual, your premiums are small and manageable.

Step out of line, however, and soon you'll find your insurance unaffordable or denied altogether. As we know, insurance companies detest and discourage risk. Why would this matter to you, the "criminal"? Without insurance or sufficient cash of your own, the only way you're able to provide complete reparation is through forced labor. I'm betting you wouldn't care for that much.

Regarding that which is currently referred to as a civil matter, a person's or business's malfeasance insurance pays damages to the victim. Think of malfeasance insurance as malpractice insurance for the individual or business. It's simply insurance that protects others from having to pay for something you've done wrong, including commission of negligence. This could be as simple as the local restaurant unintentionally poisoning a patron by serving up a nice big bowl of last week's potato salad. Or your teenager backs the car over the neighbor's prize rose bushes.

Insurance companies are expert in risk assessment and in a Win-Win World are free to price their services fairly. All the state regulations governing insurance company operations are gone, allowing for competitive rates, fast, effective service and a truly competitive market.

## **Safety and Security**

Security and policing firms, firefighting companies, bodyguards, investigators, emergency medical services... all these entities and more comprise this critical industry. Since in a Win-Win World there is no army, no police force, no government-owned fire department, you'll have private security officers, EMTs, firefighters and ambulance corps, all competing for your business. For example, the first security company to reach you in the event of coercion is the one that gets paid by your insurance company. The first firefighting team to get to your burning residence is the one that gets paid by your insurance company. In practice this may need to be adjusted so all respondents receive some level of compensation (for example, in the event more than one firefighting company is required to respond to put out the blaze); but perhaps the ones who get to your side first, get a bonus. This could be determined with the help of GPS technology on the respondents' vehicles, and sorted out if need be, in arbitration.

These heroes are paid not with tax money but with your insurance policy premiums. Your insurance company handles the expense and then, where applicable, seeks to recover the money from the party at fault... if any.

In extreme cases where an accused party seeks to elude having to answer for his acts of coercion, the insurance company may employ investigators and security officers to find

and apprehend the fugitive. All monies expended for this process are repaid by the coercer and/or his insurance company. Officers may be needed to keep a flight-prone fugitive from fleeing before full reparation can be made. The behavior of all parties is transparent, monitored and reported to the public. If a security officer or company steps out of bounds, uses excessive force or falsely imprisons, the coercer has recourse via his insurance company and, ultimately, arbitration.

Competing firefighting and emergency medical transportation companies continuously patrol the neighborhoods in order to increase their chances of being first responders and winning a hefty bonus for their promptness. Areas of potential brushfires are monitored by pooled satellite and infrared heat detection technology, perhaps operated by a firefighter's association serving a large number of member firefighting companies. Once a call goes out, it goes out simultaneously to all member firefighter companies and again, performance is monitored via GPS to verify which companies have actually provided services, and which one receives a bonus for getting there first.

## **Arbitration**

Any disagreement, coercive act or contractual failure can be arbitrated with the help of private firms whose ability to survive and profit depend upon maintaining an impeccable reputation for honesty, fairness and justice. Individuals as well as businesses are able to avail themselves of these services as needed. But the need is managed mainly by insurance companies whose use of these services dominates the spectrum of possible users. Occasionally, an individual may wish to make a claim for damages, such as when the claimant has no, or not enough, insurance — but they'll have to pay cash for the arbitration service should the ruling not fall in their favor or the case not be accepted for arbitration.

Arbitration firms of a Win-Win World work much like the courts of today except that they are run far more efficiently, of course. An arbitration firm is free to accept or refuse a case, based on the case's merit and/or potential profit involved. Cash flow comes from the loser and/or their insurance company. Again, insurance companies abhor risk, so most cases are likely settled between the parties, to eliminate the need for arbitration. What's to prevent an insurance company from walking away in the middle of the arbitration process when it sees it's going to lose? The free market. Would YOU want to be the client of an insurance company that changes its mind and pulls the rug out from under you in the middle of a hearing?

## **Performance Assurance & Reporting**

Just as the number of contracts or voluntary agreements have exploded in a Win-Win World, so has the need to assure that all parties adhere to the terms of those contracts... or at least, that any failure to adhere to the terms does not result in significant financial

loss to the other parties.

This is accomplished in several ways. First, just as is done today with real property purchase agreements, escrow companies serve as impartial third-party distributors of funds according to the terms of each contract.

Second, information bureaus collect, manage and make available data on the parties' past performance in previous and current contracts. FICO-like scores are calculated for each company or individual indicating that entity's level of trustworthiness. This assists others in deciding whether to enter into a contract with the business or individual. It is also valuable for insurance companies in deciding whether to insure a business or individual against malfeasance, how large a premium to charge, and how to structure the offer.

### **Reputation Rehabilitation**

With all this information being collected and managed, mistakes are bound to happen. In addition, it's inevitable that a business or individual might want to improve its performance assurance score. So now there are agencies to help a company or individual "clean up" a less-than-enviable reputation.

Unlike the companies that previously prostituted themselves by creating false positive content and posting it on social networks (a form of legalized fraud), reputation rehab specialists of a Win-Win World are expected to shine a spotlight on the truth.... not spread lies. These agencies work much like PR firms, emphasizing the positive and using the entire range of available media as required.

In addition, these agencies also ferret out and expose lies, whether libel or slander, against their clients, and participate as advisors and witnesses in arbitration designed to assess and assign damages, except in cases where a conflict of interest may exist. In other words, in cases not involving their own clients.

Most importantly, they act as consultants in assisting their clients to improve their trustworthiness scores. Their function here is to suggest strategies for improvement and track and report the resulting improved performance.

### **Ownership Assurance**

Since everything in a Win-Win World is owned by somebody, it is wise to store and manage all of this information in the event the owner wants to sell, or his ownership is called into question for whatever reason. This is done now with the involvement of the state for real property and motor vehicles, for example. But in a Win-Win World, the true objective is not to extort money in the form of taxes and license fees, but rather to provide a resource for positively identifying the owner of a piece of real property or an item or a business.

This comes in handy not only in the case of a proposed sale, in which it's critical to confirm that the seller owns the property free and clear. It is also helpful should a consumer wish to initiate arbitration proceedings against the owner of an automotive repair shop installing used brakes and charging for new, for example. Who really owns the shop? The ownership database provides the contact information... or at least that of the repair shop owner's representative.

The ownership database is web-based and available for use by anyone – for a fee, of course. Gathering, verifying and managing the data are a monumental task.

In addition to tangible property, this database service also records and tracks intellectual property. Patent and copyright ownership is assured, and unlike today, does not expire after an arbitrary number of years. Ownership survives the original owner indefinitely via transfer by the owning party to another party, just like houses and motor vehicles.

What about those businesses or individuals not wishing to be displayed in such a database for all to see? Well, it's a free Win-Win World. But those folks' insurance companies would take a dim view of clients wishing to hide their ownership and would undoubtedly hike the client's premium for making it harder and more expensive to be found.

In a Win-Win World, there's little reason to want to hide your ownership anyway. That's because there are no income taxes to pay or shelters to preserve, and no one is jealous of your possessions. There's enough of everything to go around!

### **Professional and Trade Associations**

In a Win-Win World, these groups figure extremely high in the setting of industry-wide engineering, safety and quality standards. Professional licensing and exams remain a major focus (especially since this function is no longer “managed” by the state), as is the development of standards designed to simplify product design. Remember the big fight between 8-track and today's stereo? How about VHS versus Beta? Inches versus metric? (Jimmy Carter's “other” miserable failure.) These are extreme examples that illustrate the inefficiency of competing standards. Yes, competition is vital to keeping prices low and selection high. But it's prohibitively expensive in some cases, such as when standards compete and confuse.

Take Bluetooth, mpeg (video) and jpeg (still images) for example. These technologies have been successful in large part because a bunch of companies in their respective industries got together and created standards that were later adopted by everyone. Bluetooth is a wireless communications standard; mpeg and jpeg are image compression standards. All three are widely used today. What's the advantage, besides reduced confusion? Risk to developers is minimal because the standards have been voluntarily agreed to already, and no market shake-out is needed to determine which set of standards is to prevail. This helps

control costs and thus product pricing. It also helps investors avoid losing their shirts.

In a Win-Win World, professional and trade associations also function as a go-between should you have a beef with a member company, organization or individual. Since the association is in a position to affect a business's or professional's reputation, many consumers find it advantageous and less expensive than formal arbitration to present their appeal to the defending company's trade association. The trade association then works with both parties to arrive at a mutually agreeable resolution.

There's great economy and efficiency in large numbers, and professional and trade associations in a Win-Win World help bring this to reality for their members without the need for mega-corporations and the risk of complete or partial monopoly. (I know, "partial monopoly" is like being "sort of" pregnant, but you get my meaning.) We cited the example above of the firefighting company's association providing pooled fire monitoring services to its member companies. The same can be done for private security. Or how about businesses that wish to market their wares cooperatively? Business associations can help make this happen. They can also promote an entire class of product or business for their members, usually when the product or business is relatively new or pioneering.

### **Infrastructure and Services**

Toll roads on steroids. That's the best way to describe the network of roadways and bridges from coast to coast in a Win-Win World. Each motor vehicle is fitted with a transponder, and sensors are placed alongside or underneath every roadway, every several yards. Each sensor reports your vehicle's location to the company owning the bridge or roadway, and you are charged based on your actual usage of that bridge or section of roadway.

Utilities behave today much like they did pre-Win-Win World, with product or service use metered, reported to the owning company, and billed out to you, the consumer. The main difference versus today is the multitude of companies competing for your business, and a precipitous drop in pricing thanks to competition in the marketplace.

If you don't like the service provided by your water company, you can switch to another. The pipeline infrastructure itself is owned and provided by a third party, not by those actually providing the water. They pay a fee to the infrastructure provider based on their usage of the pipeline network. The same concept applies to other services and utilities, such as gas, electricity and cable TV. Gas pipelines, power lines and equipment, and cable infrastructure are owned not by the service providers but by separate companies... perhaps even respective industry groups or associations. This keeps the market safe for competition.

### **Usage Assessment**

With all this privatization of previously publically owned and tax-supported infrastructure such as roadways, detecting, assessing, reporting and computing usage levels are themselves a hot industry. Meters, sensors, and data handling and analysis figure highly in each infrastructure and service company's business success. New ways to dependably and precisely measure and report usage need to be developed and cost-effectively implemented so the new businesses of a Win-Win World can get paid.

For example, formerly public parks and beaches are now 100% pay-as-you-go, and visitors need to be fairly charged for their usage. The same most likely goes for bike lanes, city sidewalks and "free" parking facilities that used to be financed with your tax dollars. It is unfeasible and downright impractical to engage you in a manual transaction for every one of the many services you now use during the course of a day. Therefore perhaps YOU are fitted with an onboard transponder that says "Here I am - bill me!" to every applicable sensor within detection distance.

The hardware and software needed for this function has to be developed, adapted, designed, manufactured, installed, serviced and managed. That sounds like a whole, entire industry to me.

## **Education**

State-administered education has been scrapped in favor of private schools competing in the level playing field of the free market - competing for the best teachers, administrators and students. No one is left behind, as fees vary widely, along with quality. Schools are once again serious about producing the best graduates, as test scores are used to judge not only the student's academic abilities, but the performance of the school itself. Parents base their decision on where to place their children in part on the schools' scores. You might have five or more elementary-level schools all serving the same neighborhood, and the competition is fierce. Scores affect also how much the schools are able to charge... the better the score, the higher the fees.

In addition, web-based schooling has exploded in a Win-Win World, particularly in those few, isolated areas which may not have more than one or two brick-and-mortar schools from which to choose. The web now offers viable alternatives regardless of student location, ensuring heavy competition in even the most sparsely populated of areas.

## **Privatization Consulting**

We said we were listing the top 10 businesses and industries of a Win-Win World, and we are well aware that privatization consulting brings the count to 11. We mention it here because privatization consulting is important to discuss, yet it is a temporary industry; that is, after all publicly owned businesses and entities have been privatized, privatization consulting is no longer necessary. It thus "withers away" (to borrow an oft-used expression

from one of the more spectacular failures of human history).

Publicly-owned entities, as described in the first paragraphs of this article, must by definition undergo extreme change to achieve a successful transition to a Win-Win World. Many cases demand radical restructuring of the organization and its business practices and processes. Mass numbers of employees require reeducation, retraining and perhaps re-positioning: reassignment within the company, or placement elsewhere, outside the company. Reforming a government-owned entity into a publicly held business or businesses, from line worker on up to CEO, requires a cadre of specialists to offer managers, supervisors and employees guidance, advice and support. Entire business cultures need to change in order for the newly transformed company to survive in a truly free market.

In a transforming Win-Win World, privatization consulting firms are made up of individuals from all manner of public and private entities. A multi-functional team is assigned to each public entity and is comprised of experts in change management, human resources, business law, marketing, counseling and training. The team formulates a plan and procedure for the public entity's privatization, and guides it through the process from start to finish. This is an essential but costly, labor-intensive, professional service; the funds generated from the public entity's IPO should cover the tab nicely.

## **First Steps**

I hope I have provided some valuable information and sparked your interest in the hot businesses and industries of a Win-Win World. The most obvious question is, how do we get there? There is no easy answer. Individuals are typically anathema to change, as I'm sure you have long since discovered through your own discussions about Win-Win, free market anarchy, voluntaryism, Objectivism, libertarianism, or whatever you choose to call it. The resistance you've undoubtedly experienced is what Dr. Jay Snelson called "intellectual immunity" - though now I must say I am not all that fond of this term, as it unintentionally implies good health. And nothing healthy is going on in the minds of those who possess it, I am quite sure.

We know why Win-Win seems so alien to most people. It's so very different than what they've been taught is possible. So our task, as I see it, is to teach them otherwise.

Once enough people have been helped to understand why Win-Win is the only path to peace, prosperity and worldwide wellness, the rest will be easy. Once we're all on the same page, the question then changes from "What?" to "How?" I'm not sure the libertarian movement in Massachusetts and elsewhere has all the answers on how to manage the transition. After all, libertarians argue for less government, not no government at all. Where they would draw the line, that point at which "less" transforms from good into evil,

has never been satisfactorily explained to me using a morally or scientifically-based method of reasoning. But perhaps it's a start. At least it's peaceful, although nowhere close to coercion-free.

All I know is that at some point, we all have to agree that a Win-Win World is what we want. Then we can begin the joyous but orderly dismantling of the state - in the same spirit as those scores of ebullient Germans who tore down that wall years ago.

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Did I get anything wrong? Did I leave any business or industry out of this article? What's YOUR opinion of the top businesses and industries of a Win-Win World? Email me at russellanceroth @ yahoo.com with your suggestions and comments. I may parlay them and my responses into a followup article here at EVC.

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