

# Early Retirement Extreme

A philosophical and practical  
guide to financial independence.



Jacob Lund Fisker

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*Jacob Lund Fisker , Zev Averbach (Editor) , Ann Beaver (Illustrator)*

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A strategic combination of smart financial choices, simple living, and increased self-reliance brought me financial independence at 30 and allowed me to retire from my profession at 33. Early Retirement Extreme shows how I did it and how anyone can formulate their own plan for financial independence. The book provides the principles and framework for a systems theoretical strategy for attaining that independence in 5-10 years. It teaches how a shift in focus from consuming to producing can help people out of the consumer trap, and offers a path to achieving the freedom necessary to pursue interests other than working for a living. The principles in Early Retirement Extreme show how to break the financial chains that hold people back from doing what they truly want to do. The framework has been used by many people over the last few years to accomplish a variety of goals. It provides people a means to achieve almost any goal, whether it's debt-free living, extended travel, a sabbatical, a career change, time off to raise a child, a traditional retirement, or simply a desire for a more resilient and self-sufficient lifestyle. The book was initially written for people in their 20s and 30s, but its ideas aren't limited to early retirees. Middle-aged people in the grips of consumerism can use the principles to take back control of their lives. People closer to retirement age who don't feel adequately prepared can use it to set themselves up for a comfortable retirement in a relatively short period of time. Anyone worried about their financial future can use the principles in Early Retirement Extreme to make their future more secure.

## **Early Retirement Extreme: A philosophical and practical guide to financial independence Details**

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## **From Reader Review Early Retirement Extreme: A philosophical and practical guide to financial independence for online ebook**

### **Shane says**

This isn't your typical personal finance book. In fact, it turns most popular personal finance thought on its head. If you spend all your free time wondering why you spend all your youth working only to be able to do the things you want, that you can't physically do anymore, when you retire, this is an excellent book for you to pick up.

Be warned, it is a thinking mans(or womans) book. It will make you think and it will make you question the things that we all do in our day to day lives.

Pick it up.

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### **John Farr says**

This is probably the best book I read in 2012.

ERE is a philosophy book more than anything else. Fisker offers a way to get off of the 9-5 treadmill, mainly by radically cutting expenses and saving a high percentage of your income for a long enough time to get to the point where you have many multiples of your annual living expenses.

It is not a "recipe" personal finance book. Rather, he asks some very fundamental questions about the nature of work, advocating that people become "renaissance men" capable of doing many things rather than buying gadgets or paying people to do stuff. Retirement here is not a non-stop golf and beach session, but rather getting to the point where you can pursue your productive interests without having to worry about paying the rent and putting food in your stomach.

The criticisms of this book mainly concern its length and disjointedness. These are valid to some extent, but you really do need to go along for the ride that the author takes you on. He develops complex ideas interspersed with the occasional mathematical proofs, and results in far more interesting insights about work, productivity, and life than nearly any other lifestyle design/personal finance book out there.

A must for anyone who wants to get off the treadmill, has achieved conventional career "success" but is still unfulfilled, or who wants to actually live a good life rather than just striving for those things (a big house with a bigger mortgage, etc.) that we have been told a good life should consist of.

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### **Sean says**

I've read a lot of books about personal finance. I wish I had read this one twenty years ago, which would have been difficult given that it was published two years ago. It is a very detailed book that really appeals to my mathematical and systems-oriented nature. Despite the book's claims, it doesn't really say anything hugely new. What it does, instead, is take some of the axioms of conventional wisdom, mix them with a

healthy dose of simple living philosophy, and then take them to their logical conclusions in a very systematic way, complete with exercises to help you to tailor the same approach to your life.

If you happen to be in your early twenties, or younger, I really recommend you read three books about money.

First, read Beth Kobliner's *Get a Financial Life*, which is a really good and readable example of the sort of standard book about money. There are a lot of different books you can substitute for this one - *The Complete Dummy's Everything Beginner's Guide to Money for Idiotic Stupid Fucking Morons*, if it exists, probably covers the same material.

Second, read Tim Ferriss' *the Four Hour Work Week*.

Third, read this one.

When reading this one, don't be too put off by the tone, which sometimes ends up very "people are stupid sheep, and I am much smarter than everyone."

This book was recommended to me by a coworker who is in his mid-late twenties. I frankly envy that coworker. He is designing his life much more consciously than I did mine. I have a pretty good life, but it's hard to make changes to it without taking on a fair amount of discomfort and affecting a number of other people. This book could have been really useful to me, earlier in life, for figuring out how to design a life for greater flexibility and comfort. It could still be helpful for that - some of the exercises seem fairly valuable - but my younger self would have benefitted even more.

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## **Marshall says**

This is a pretty awful guide to early retirement and financial independence. He talks about the subject only tangentially, while the main content of the book is his philosophies about living, working, spending, and education. For example, he spends a chapter on the differences between the renaissance man, businessman, working man, and salary man, complete with a graph broken into four quadrants. In another chapter, he talks about how some expertise is "modularized" or "strongly connected."

In the second section, he gives a list of ways to save money that will probably make you feel very badass and all, but won't save you much money (taking cold showers, seriously?). He goes on at length about not-very-useful information such as the optimal design of an efficient house being rectangular. When discussing whether it's best to rent or own, he gives you the NAV equation and capitalization rate. When discussing health, rather than talking about things like, oh I don't know, how to save on health care?, he gives a tutorial on functional fitness and high-intensity interval training.

The very end of the book is about finances. Only in passing does he mention vital information like withdrawal rate and how to invest for income, only to focus on pages of mathematical equations with no explanation.

When it was over, I felt like I just watched a physicist mentally masturbate for hours. I got nothing from this book, and if I were the target audience, it would have only served to discourage me from financial independence. Luckily, I'm already financially independent, and I know it does not need to be nearly this

complex or "extreme." But even if it did, this book contributes nothing to the subject. I know his idea was to give "strategies and tactics" not a game plan, but the details are kinda important. It's not like a thorough bibliography was supplied, either. 1984 and The Fountainhead don't count.

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### **outsyncof says**

Jacob Lund Fisker's *Early Retirement Extreme* is a convoluted, disorganized, melting pot of pseudo-philosophical ideas. Don't get me wrong--I realize that there aren't too many role models out there for those of us seeking to attain the elusive dream of "Financial Independence". I just don't think that I connected much with Jacob. His somewhat scientific approach to the frugal lifestyle was unnecessarily complicated and for the most part failed to resonate with me. Fisker often repeats that this book is more of a philosophical education on his ideology rather than a detailed guide to help the rest of us reach our financial goals. In my opinion, his disclaimers are simply an excuse for him to write a whole lot without really saying much of anything.

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### **Mulligatawny Thursdays says**

Not your typical finance book. The trippy ideas presented are not meant to be read in the usual straightforward manner. This is not a How To, but a reformation of our inherited consumer-based, work-spend hamster wheel lifestyle. Boiled down, you can look at it as a simple solution, yet learning to question your motivation for everything you do/buy/covet is not as simple as it sounds. I'm not finished with it, but then I never will be. I borrowed this from the library, but this is a book meant to be owned and referred back to periodically. Definitely worth a spot on my bookshelf, which is a review all in itself.

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### **David Shimazaki says**

I probably wouldn't have read this book if I came across it on my own because the IDEA/ CONCEPT of "Early Retirement" let alone "Extreme" (translating to 20s and 30's of age) hadn't yet entered my scope of thought/ interest as an average 24 year old. But, an accounting friend of mine that saves aggressively and loves to talk about his dividends recommended this book and as a decent friend I gave it a read.

The book is a lot of common sense: Save early and aggressively until it hurts and then save more, type of advice. It's not meant as a how-to, but more important - the only thing that actually matters for sustained commitment and change - it is meant as an eye opener, or challenge to the norm, to get people like me that have never thought much about retirement to actually start to question and think about this critical subject. **It is meant as a philosophy on frugality, strengthening self reliance (you can cook, repair, mend clothes, garden, make things), doing things yourself rather than paying others to do every basic thing for you, and helping individuals find pleasure in non material objects and rather in personal things** (newest toy, branded but lower quality clothes, 4 bedroom houses for a couple without an interest in having kids vs pleasure hobbies, people, and education).

I'm not a wildly consumer-centric person and i'm a saver by nature, but **without a strong philosophy and larger mission and strategy (i.e I'm going to have a retirement sized nest egg/ non-corporate reliant based income stream by 35/40, so no thanks I'm not going to take the taxi everyday, but will walk**

**instead) without the mission in mind, the action to decline unnecessary and valueless spending (buying crap you don't even really want) will be harder to continually make and you may slip and it's a slippery slope.**

He helps the reader to see the mission, to envision saving enough to live off of a fraction of the growth as young as possible and helps to show that *the sacrifices to get there faster (we are all trying to get there eventually) are actually more beneficial* than the default methods we may be following just because it is NORMAL or what is accepted and practiced by everyone and we haven't questioned it/ or haven't realized that we have gravely made a decision by not making a decision. (Not saving or saving only 10% is the norm and the norm is to work until you are nearing your death or optimistically in your 60s).

There are no secrets in this book, no magic formulas, or tips that you haven't heard of or couldn't easily find online, but it's all gathered here in a collective work as an interesting read, but more importantly, it is an important read. Just go to the library or borrow it though because buying it is against the spirit of this book :)

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### **Jim says**

This is another blog I came across that has morphed into a book. Here is my Amazon review: This was one of the first books I bought for the Kindle that really began to use the additional features that the machine offers. Specifically, the ability to cut and clip paragraphs that you find notable and the ability to make your own notes as you read were very useful as I worked my way through the text. For me, the most enjoyable thing about this book was that it offered quite a different take on the world of money. Instead of giving advice on how to amass a fortune that might allow you retire early in comfort or luxury, it challenges the whole notion about what exactly you need that money for? Coming to think of it, why are you working every hour God sends to spend the small amount of free time you actually get lying exhausted on the couch, surrounded by gadgets you have no notion of using and people that you have little energy to really interact with? Yes, of course you can retire early, but before you do it, think long and hard about what you will do with the time and how much money you will really need to enjoy that time in a way that you will find personally fulfilling.

I really enjoyed the section of the book entitled "The Lock In" that examines the almost insane cycle most people have got themselves into in Western society - working and working to buy largely meaningless stuff in exchange for losing the time that they could use to enjoy the stuff that they've bought! In this way, the book is more a philosophical examination of our society and values than a text book that will help you save and invest for a life of retirement luxury.

For those of us who actually largely enjoy our job and the world of work, there is still much to take away from the book. It helped me qualify some half-baked notions about retiring at 55 for example, and gave some tips on how to calculate what I'd need to do so, while also pushing me to think about what I wanted to do with the time once I'd reached that goal. As the title suggests, you can take an extreme view of retiring early - live rent free in a tent at the bottom of a friend's garden, live on porridge and boiled water and write that book you keep fantasising about. You don't need much money for that, and you'll have all the free time in the world. Unfortunately, it will also feel like it.

The reality of life is that you do need a bit of money for the life of milk and honey. The fact that Mr Fisker seems quite keen to sell more copies of this book (as evidenced in his blog) recognises this. Maybe he is quite keen on having that Mercedes after all. Nevertheless, if you want a stimulating, amusing and different take on our world of finance and early retirement from the rat race, investing some of your hard earned time and money on this book is definitely worth it.

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## **Kevin Wortman says**

My Amazon review:

My high school required all students to take a home economics course, which involved cooking potatoes, sewing a shirt, and basic pantry keeping. What a lost opportunity! The world would be a better place if that curriculum were replaced with a semester-long study of this book. I wish my peers and I had been exposed to these ideas before we left for college and started making life-shaping economic decisions.

The book is densely packed with ideas and difficult to summarize. That said, the three key ideas are perhaps

(1) The default choice for all expenditures of money/time/attention/natural resources is zero; consider upgrading from there. This is in stark contrast from the mainstream consumerist approach of letting your peers and marketing dictate your baseline lifestyle.

(2) Optimize your entire lifestyle as a holistic system.

(3) The mathematics of financial independence dictate that one can either maximize years of work and financial return, which is the conventional approach of working for decades and stressing out about the stock market. Or, maximize the savings rate, which makes market return somewhat irrelevant and can make the timeframe as short as 5 years on an average US salary.

Altogether the book presents a coherent system of abstract ideas. Combined and implemented, those ideas yield a realistic means to achieve lifelong financial independence after a few years of employment at an average salary.

This system is perhaps most valuable to people whose calling is not compensated well: artists, writers, musicians, political activists, teachers, stay at home parents, and so on. They now have the option of following this program: pay your dues in a trade or office job for 5ish years, and buy a lifetime of freedom to pursue your calling without worrying about money.

The book's presentation does suffer in a few areas. The tone is akin to that of a science textbook, and I think some readers are unwilling or unable to work through that. And, it has numerous typos and would benefit from round of copy editing. It might be worthwhile to produce a 2nd edition to correct the typos.

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## **Clay Compton says**

I wish I read this when I was 21. Today, as an actual thirty-something retiree, I'm not sure how useful it is to me.

Jacob Lund Fisker is a guy who lives a kind of extreme lifestyle. He lives in a mobile home with his wife, spends less than \$10,000 a year, foregoes appliances (like a washing machine) that many of us consider essential, and doesn't own a single thing he doesn't use at least twice a year. On the plus side, he retired at the

age of 33. This wasn't an "I'll spend a year hiking the Pacific Crest and then get a job in a different field" retirement; he actually has all of the money he'll ever need to sustain himself in his current lifestyle. In this book, Fisker attempts to lay out the philosophical foundations for why someone would choose to follow in his footsteps, and offers a few practical steps to get started.

Unfortunately, it's the philosophical portion of the book that's the weakest. Chapters two through four are by far the book's nadir, as they fall prey to the armchair philosopher's greatest weakness; the tendency of the author to believe his own argument is infallible. He, in broad, hand-waving sweeps, dismisses the Middle Ages as an economic collapse (which it wasn't), paints a vision of a "Renaissance man" that would have probably thoroughly befuddled anyone from the Renaissance, and lavishes over sixty pages of dense, uncited text to explain to the user that consumerism is bad and you shouldn't fall prey to it. If you've so much as picked up this book, you probably don't need that message.

The sad part of this is that Fisker didn't need to do that. He has a compelling story about how he came to the point where he is, and if he merely *\*told\** it, using his own background as illustration for the reader on how to avoid the perils of consumerism and debt, he'd have a much more gripping read.

And ultimately, this is the problem with the book as a whole: it doesn't know its audience. I picked it up, as a thirty-something retiree myself, partially to see the notes of someone who has already done something similar to me. The catch, which is now quite apparent, is that what he did is only passingly similar to what I have done; I retired by buying a home I could afford and saving over one million dollars. I can draw my assets at a hair over three percent without any significant privation from the consumer lifestyle that makes Fisker wary. Having done that, I'm not sure how or why I'd go about simplifying my life with the kinds of practices he describes in chapter six.

This book should be in the hands of college kids and twenty-somethings who have a shot of taking Fisker's message and running with it (much as Fisker did; he started his extreme retirement lifestyle in his mid-twenties). By painting it as a "retirement" book, he effectively forecloses this possibility.

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## Igor Packo says

I've spent a quite bit of time reading and researching financial independence / early retirement / budgeting / frugal living / investing blogs and articles and this book kept coming up as a "holy grail" of the whole movement. I don't really understand why it took so much time for me to get to it. Anyways, I found it deeply motivating, showing a lot of underlying principles and uncovering mental biases we're committing every day. This is a must-read for anyone interested in at least improving their spending habits or even aiming for financial independence (doable in 5 years!). Even though someone could complain the author is not giving out exact plan how to do it, he spends first half of the book describing the philosophy behind it (why) and then giving some more examples in latter (how). He is not proposing any particular solution, rather letting the reader focus on what they are good at / encouraging them to start with healthy (not only) financial habits. Book is well written, maybe too scientific for someone, but I really enjoyed it.

As always, some of the memorable quotes (also good for a bit of laugh):

- If you only have a hammer, the whole world becomes a nail--the most common hammer is in the shape of a credit card.

-Giving up the trophy house in exchange for financial independence can result in alienation from those who are heavily socialized to middle-class status symbols. However, there are significant subcultures in which you can easily find friends and partners who put less importance on curb appeal and one-hour commutes.

-To be fit is to be able to fight and defeat anyone who can outrun you and outrun anyone you can't defeat.

- it's considered more successful to sit on a couch in your home, if there is an additional unused couch in an additional unused room, compared to a house with no unused couches or no unused rooms. In the real estate market, a house with a greater potential for unused rooms generally commands a higher price than a house with fewer but constantly used rooms. Perhaps there is personal fulfillment to be had in cleaning and maintaining a larger home? Or perhaps the fulfillment comes from paying someone else to do it?

- Witness the popular shows about highly stylized homes with a TV in every room--TV being a way of consuming your time rather than your money--expensive furniture, and art prints on the walls. Now go and look again, but pay attention to the number of books on the bookshelves, the tools for the hobby projects, the work in progress spread out on the desk. There are none. What empty lives these people must live.

- We're surrounded by the inedible landscapes of lawns and asphalt. We've moved far away from work and the market so we can waste time driving there, and money on maintaining our multiple cars. In our spare time we waste time watching TV, waste our bodies eating junk food, then waste money treating the results of those habits.

- First, reduce waste and increase efficiency. It's possible to live with the same benefits as the rest of society for one quarter of what the average consumer spends.

- We live in a world where the money necessary for our way of life comes out of a slit in the wall as long as we keep showing up for work, yet only experts understand the fiat-based money/credit system. We live in a world where food can be heated in a microwave oven at the touch of a button, yet only experts understand how this works. This goes for most of the other technology we use. All we know is that if we press this or that button, things magically happen.

- We are aware of large-scale problems, but most of us believe that we can't do anything about them. Instead, we believe in a mythical They who will find a solution, just like They have provided all this wonderful technology we surround ourselves with.

- It is interesting that we refer to "primitive" people as primitive, when every primitive person is able to build his own tools and shelter, make his own clothes, provide heat and water, and knows what food is edible and what isn't. How many of us are capable of that? His technology may be primitive, but his general knowledge of his world far surpasses ours.

- Many people spend more time maintaining their house and car than they do their health. Too many forget that they live in their body first and their home second. To be at home in the world is first to be at home in the body. After all, where else are you going to live? Hence, taking care of the body should take priority over taking care of the rest of the world.

- This lack of complex social structure has led to neighborhoods where each household has their own power mower that they use for 15 minutes a week to mow their postage stamp-sized lawn. Multiply this by practically every other activity that people now do alone and one realizes that the replacement of community requires a tremendous amount of resources.

- In a world of scarcity, instant gratification is the optimal strategy. In a world of abundance, delayed gratification is the optimal strategy. Genetically, there's a preference for the former, which means that a mature person with a measure of self-control has an advantage, being able to wait for bargains. It also means if you have patience and don't depend on speed, there are fewer costs to be paid for the additional power that speed otherwise requires.

- With just a little experience, the only thing that will separate your work from that of a professional is that the professional can do it five times faster than you can do it--the first time.

- You must be willing to change your frame of mind and conquer old habits. In particular, you must be willing to do things that 95% of the population won't be able to understand and 99% won't be willing to do.

- Everything I own is for sale, always. Ask me and I will give you a quote. Not only does this constantly remind me of the value of my possessions, but it prevents me from developing an attachment to the thing in question. A more enlightened state would be to always be willing to give away everything I own.

- Consider the way a child feels about his body. He can't stay still and wants to jump around--almost can't help himself. How many adults do that? Indeed, not many. Many adults act as if moving is not particularly enjoyable. Given the choice, they'd rather not move around. To them, moving is uncomfortable, exhausting, and even painful.

I could go on and on ... just read it.

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### **Daniel says**

Fisker's basic philosophy for early retirement is simply spend less, save more, get used to doing the former, and you will be able to retire within 5-10 years instead of 30 years. The opening part of the book is devoted to explaining the phenomenon of the "lock-in" of wage slavery and consumerism prevalent in our society today. This part becomes a boring, rambling rant in verbose English after a while, since it goes on for so long. It becomes not much different than the typical anti-capitalist screeds available on your local communist website. I think it could have been better to shorten this to a few pages, but I think Fisker believes he needs all the rhetoric in order to prepare his readers for his radical proposal of simple living.

In the next part, Fisker starts to expound on his basic philosophy for simple and sustainable living. (At this point I am going to stop reviewing the book chronologically, instead evaluating its overall philosophy instead.) In contrast to the typical profiles of a working man or a business man, Fisker presents the ideal of the Renaissance man, who lives simply and thrifitly due to his smart everyday choices. The Renaissance man is able to be his own plumber, carpenter, engineer, financial manager, tailor, instead of outsourcing every one of these tasks to another party and having to pay extra for it. Instead of relying on one source of income, the Renaissance man has diversified streams of incomes that are sufficiently independent from one another such that if one fails (e.g. being fired from work), his life can still go on smoothly. Having a background as a theoretical physicist, Fisker often uses analogies from physics in fascinating ways, such as the concept of

couplings between different aspects of our financial situation (although I have a suspicion that it may be less comprehensible for a layman).

To justify this radical proposal of being a Renaissance man, Fisker makes a case that many of things we assume are necessary to live a "comfortable" middle-class life are not really that necessary, such as constantly buying new things, taking out a mortgage to own a home with several bedrooms, and even having a car. He goes through all aspects of life - clothing, books, tools, exercise routines (including tips on the kinds of workouts to do), transportation, hobbies, and even insurance (he believes most insurance is useless as you will break even - the only type of insurance worth having is to prevent catastrophic failure from occurring, such as a high-deductible but low monthly fee health insurance). Fisker's book becomes a mix between a general philosophy book and a versatile manual for living life. A recurring theme in this section is thinking of all your purchases in terms of how much they cost per month or year, instead of buying something and forgetting about it despite rarely ever using it.

Did Fisker convert me to his philosophy? His philosophy is very radical in that it completely discards all the trappings of success that most people work towards in life: success is not owning a large house, a flashy car, designer clothing, or millions in your investment portfolio. Fisker advises people who want to follow his advice to stop associating with others who believe that these things are necessary in order to define success. His reasoning is not far-fetched: many of these things are indeed arbitrary constructions of society. Most people don't need a large house with 3 bedrooms if they don't have kids. Most people can survive just fine living in a tiny apartment. But what do we then live life for? Fisker's assumption is that early retirement frees up people to do more worthwhile things than being a 30 year wage slave working for 40-60 hours a week. For his case, these worthwhile things include participating in yacht races and being a member of a board for a non-profit. But is this the same for everyone else? For many others, wanting to have enough money to buy a large house is a valuable goal in and of itself.

So I think Fisker's book is vulnerable to what I call the "first world Westerner wants to return to noble poverty" dismissal. Fisker was born in Denmark, a first-world country where almost no one is truly "poor" and most people have access to good healthcare, education, and living standards. Presumably his family and lifestyle growing up was decent enough to allow him the environment to eventually succeed academically. Now he is OK with living simply in a motor home and doing fulfilling hobbies which cost little money. But what if someone grew up poor, never had a working car or a comfortable house? What if someone never had the chance to go to college? Dismissing typical standards of success in society as merely artificial, unnecessary constructions is much easier if you've lived well-off for a while. Similarly, it's easier to become a vegetarian if you've regularly eaten large loads of meat throughout your life (which is the case for most middle-class American families). It's not as easy if you've lived in a developing country for most of your life and have been *forced* to live as a vegetarian or in a motor home due to the lack of alternatives.

(A jaw-dropping passage to me is one of the proposals Fisker presents for saving money for food: he points out that in hunter-gatherer societies, humans normally didn't eat for days when hunting for prey. Thus, the need to satiate hunger pangs is yet another artificial and unnecessary construction of society. He suggests that going without food for a day or two is something to be considered. This section is not as amusing if you have ever found yourself in a situation where you are forced to go without food.)

Human beings live, work, make money and spend money because they have certain wants. Fisker is correct in identifying many of these wants as not strictly necessary. But sometimes people have wants and dreams not because they need them physically, but they need them psychologically. People need a purpose in life to work for. Fisker succeeds in exposing the flaws of the range of typical purposes in life that people in our society strive for. What isn't so clear is whether he has left anything behind, or replaced it with a better

alternative. I could imagine say, a Christian writer presenting Fisker's ideas but against the backdrop of motivating people to become missionaries after their early retirement. But without that aspect, the book seems to be missing an important aspect: what for?

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### **Jaroslav Tu?ek says**

I've read this book years ago and thought it gave a great account of the ridiculous race of consumerism that the Western world has plunged into - and of the endless grayness of 9-to-5 days required to pay for it. Fisker offers a vision of a radically different life - a life of self-sufficiency and conscientious simplicity, a life of freedom to pursue your true interests and passions, a life of purpose and meaning. Having just taken a 30 month sabbatical - paid for by some of the principles espoused by the book - I know it all to be true without a shadow of a doubt.

The book does not have much to teach to those already living a quiet, frugal life, but it can be a real eye-opener to the consumerist, especially to the consumerist struggling with the persistent feeling that he's really living a life of "quiet desperation" and that all the shiny gadgets and fancy clothes are but a veil he's carefully put over the emptiness of it all.

Fisker is a career physicist and it shows throughout the book. I think the scientific/philosophical tone does detract from readability however, and I honestly cannot recommend the book if you are overly impatient with that kind of material. In that case, I'd recommend instead checking Fisker's blog for a gentler and a more practical introduction to his ideas.

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### **Beth Gordon says**

The concept was definitely compelling. Stop the cycle of lifestyle inflation, cut back expenses in an extreme way, and retire early.

The philosophy early on in the book was similar to mine. For instance, I think it makes no sense for houses in the suburbs to have postage stamp, individual lawns to take care of with the associated lawn equipment when it can be obviously more efficiently done by one person who is dedicated to taking care of all of the lawns.

As the book goes on, the author focuses more and more about being a Renaissance Man, which is the term he uses for the enlightened folk who live like he does. He starts getting a little condescending and self-aggrandizing, which prompts me to roll my eyes as I read.

When he gets to more specific tips, some are clearly outrageous and impractical. Such as, it's possible to live in a house without a bathroom, one of his blog readers walks 1.5 miles to go to the bathroom since he doesn't have a toilet. Another more radical idea is to not have a refrigerator, which makes no sense to me why you would go food shopping EVERY DAY (and of course he prefers that you walk to the grocery store).

His discussion of economics was very good. Overall, a decent book but sometimes too outlandish even for people who do already live simply.

I'll keep my toilet and refrigerator, thank you very much.

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### **Don Gillette says**

This book had very little to do with retirement, but I can sum it up for you in just a few sentences or steps and you won't even have to read it:

1. Work for a while.
2. Learn how to be frugal and then learn how to be cheap--really, really cheap; e.g., put your clothes into a bucket with some soap and water and drive down a bumpy road (no kidding--that's one of his tips).
3. Self-publish a book and call it "Early Retirement Extreme" even though it has no blueprint for retiring early.

Here's a condensed version:

"Buy the best and cry once or buy cheap and cry forever."

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