

# Retirement (Financial Independence, Early Retirement, etc.)

Post by “Mathitis Kipouros” of September 4, 2020 at 10:15 PM

I came upon this text, titled as "philosophy", that describes the thinking behind a brand of the Early Retirement segment of the internet; it is called Extreme Early Retirement (ERE):

"ERE uses a web approach to lifestyle design in order to integrate [personal finance](#) and [lifestyle](#) in an efficient manner for [individuals](#). If a lifestyle is seen as a collection of choices (where to live, how to work, how to get to work, what to eat, ...), the focus of ERE is on the connection between the choices rather than on the choices themselves. ERE is therefore not a collection of specific tips, tricks, or choices but a way of viewing the structure of the choices and how they fit together in the most optimal way. The purpose of ERE is to design a structure (a set of connections) that minimizes waste and maximizes the synergy between specific choices to increase [efficiency](#) and opportunity.

The unifying principle of ERE is a [systems thinking](#) approach to lifestyle design referred to as a **Web of Goals**, where negative side-effects are eliminated as far as possible and goals are chosen to have mutually reinforcing positive side effects. If a goal is seen as a primary objective, side-effects may be seen as secondary objectives. However, when secondary objectives are mutually reinforced they may be more easily achieved and even turn into primary objectives (a change of strategy) should the original primary objective fail or simply fail to inspire.

The Web of Goals can be seen as an evolving life-story that automatically minimizes waste (any kind of negative side-effect) and allows for the maximum possible number of opportunities in a rich world, or maximum resilience in a poor world. Over time this can lead to a complex arrangement of highly efficient choices that produce a given standard-of-living for much less than the normal cost or a higher standard-of-living at the same cost.

Compared to [consumerism](#), where choices are ordered one-dimensionally on a price scale and prioritized according to affordability sacrificing one good for another, ERE is a brain-intensive replacement for consumerism with an [S-shaped learning curve](#). ERE adds additional means of acquiring or building goods without having to purchase them, which increases [flexibility](#) and [resilience](#).

One analogy is comparing [monocropping](#) agriculture with [permaculture](#). Monocropping aims to increase the yield of a single crop by increasing the inputs of fertilizer and pesticides. In permaculture, higher yields are achieved through the synergy of many different kinds of inputs.

Comparing standard-of-living between ERE and consumerism based on cost-of-living would be similar to comparing the yields of monocropping and permaculture based on the amount of fertilizer and pesticide used.

High yields in ERE are achieved by integrating additional inputs from many different fields resulting in greater personal [competence](#). To increase efficiency ERE frequently borrows techniques from simple living, minimalism, frugality, [DIY](#) ethics, [survivalism](#), [car-free living](#), and others."

It seems to me there is an element of Epicurean Philosophy subtly woven in this "philosophy", although I'm still not able to pin-point it. I thought it could be illustrative to talk about it, and hear what your points of view are towards this topic of "early retirement". From what I gather so far, it is sort of what Epicurus did, finding a way to fund his self-sufficiency in order to be more independent to develop his philosophy and "work" on something he evidently enjoyed. It all just seems rather far-fetched nowadays, but I guess for some people it is possible.

([https://wiki.earlyretirementextreme.com/wiki/What\\_is\\_ERE%3F#Philosophy](https://wiki.earlyretirementextreme.com/wiki/What_is_ERE%3F#Philosophy))

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## **Post by “Mathitis Kipouros” of September 4, 2020 at 11:14 PM**

Also this:

"In a home I need walls, roof, windows, and a door that can be opened and closed. I also need a place to cook, a place to eat, a place to sleep, a place for a guest, and a place to write. More space is not better. More space means a bigger house. A bigger house means more hassle, more maintenance, more work to pay for rent, mortgage, taxes, and less time for living. More space also attracts more stuff which eventually means less space. The amount of actual space in a room depends more on personal tolerance for clutter than anything else. Some things make life easier, but more things do not make life more easy. More things mean more things that can break down and more time spent fixing or replacing them. Comfort is freedom and independence. Comfort is having the sweat glands and metabolic tolerance to deal with heat and cold. It is not central heating or air conditioning which may fail or be unavailable. It is not plushy seats but a healthy back. Luxury is not expensive things. It is a healthy and capable body that moves with ease with no restraints because something is too heavy, too far, too hard, or too much. It is a content and capable mind that can think critically, solve problems, and form opinions of its own.

Success is having everything you need and doing everything you want. It is not doing everything you need to have everything you want. If so then you do not own your things, instead your things own you. I do not need to own a particular kind of vehicle. I need to go from

A to B. I do not need fancy steak dinners, rare ingredients, or someone else to prepare my meals whether it is a pizza parlor, a chef, or an industrial food preprocessor. I need food to live. Food to fuel my body and brain. Luxury is not eating at 5 five star restaurants. Luxury is being able to appreciate any food. Comfort is eating the right kind and the right amount of food. Not whatever I want. Eating and moving right prevents diseases, pains, and lack of functionality. I am what I eat and I look what I do. Everybody is. It is the physiological equivalent of integrity. To say what I mean and mean what I say. This too makes life more comfortable. Money is opportunity. Opportunity is power. Power is freedom. And freedom means responsibility. Without responsibility, eventually there is no freedom, no power, no opportunities, and no money. More importantly, freedom is more than power. Power is more than opportunity. Opportunity is more than money. And money is more than something that just buys stuff. It is simple to understand but hard to remember, but do remember this if nothing else.

Iipse dixit!"

<http://earlyretirementextreme.com/manifesto.html>

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## **Post by “Don” of September 4, 2020 at 11:30 PM**

To be frank, my first impression of the copied text is "That's a LOT of buzzwords!" "Lifestyle design"? "... brain-intensive replacement for consumerism with an S-shaped learning curve."? "The Web of Goals can be seen as an evolving life-story that automatically minimizes waste (any kind of negative side-effect) and allows for the maximum possible number of opportunities in a rich world, or maximum resilience in a poor world."? It sounds like a [MadLib](#) from a marketing and self-help seminar.

Okay, that's my negative reaction to the *presentation* of the material.

Now, that being said, if one's plan is to retire early, that's fine. But are you taking pleasure in the journey to get there? If following the tenets of "simple living, minimalism, frugality, DIY ethics, survivalism, car-free living, and others" gives you pleasure, by all means, simplify, learn how to DIY, manage your life car-free, and so on. If it becomes an obligation to live by minimalism and frugality, that's not Epicurean. "*Being forced to do something is bad but we are not forced to live with being forced to do something.*" (My translation of Vatican Saying 9) Epicureanism is about being prudent in your choices and rejections, judging what will or will not happen if your desires are fulfilled or not. The goal is a joyous life. Whether that life is minimal or not, is judged by one's reaction to that lifestyle and whether you can find pleasure in it.

I also don't think it's fair to Epicurus to say he retired early. He founded and served as head of a school. He wrote voluminously. He most likely taught, wrote letters to his friends in far-flung

places. Plus he obviously took pleasure in these pursuits. I'm not clear where his money came from to purchase his house and The Garden, possibly an inheritance but also money from students, but he must have been prudent in his finances to be able to will the Garden to his students. Self-sufficiency is not the same as early retirement.

Personally, I think it is more important for me to find pleasure in what I am doing - as much as possible - than to follow some rigorous "brain-intensive" plan. That's not to say I wouldn't make prudent plans if I won the lottery and retired early, but even playing the lottery (infrequently!!) is pleasurable. It gives me a chance to consider "what if?" but I don't dwell on my inevitable loss. And I realize the lottery is not an ERE strategy, but it's probably as close as I'll get to retiring early.

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### **Post by “Don” of September 4, 2020 at 11:37 PM**

Okay, I posted mine just prior to [Mathitis Kipouros](#)'s second post. Just read that one. I'll admit my reaction to the second post is less negative! 😊

"Luxury is being able to appreciate any food. Comfort is eating the right kind and the right amount of food." I'm not sure I agree with the definition of luxury there, but I think I get the sentiment.

I'll look forward to reading other's reactions.

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### **Post by “Godfrey” of September 5, 2020 at 1:24 AM**

Quote

Success is having everything you need and doing everything you want. It is not doing everything you need to have everything you want.

This is the crux of all the gobbledygook in the two pasted posts. Choose your values, your pleasures, and set goals to achieve them. If you are living pleasureably, it's possible that you won't feel the need to retire early. Or at all! If early retirement is a pressing desire for you, by all means go for it, but prudently.

A key piece of Epicurean philosophy as I see it is to examine and understand our desires and pursue our pleasures. To me, this is a much more effective and satisfying approach than ERE as described. It still takes study and effort, but in return you get to better understand yourself and the world. Self-sufficiency is encouraged but, just like pleasure, that means different things to different people. ERE just sounds like verbose minimalism. Isn't that somewhat contradictory?

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## Post by “Don” of September 5, 2020 at 8:00 AM

### [Quote from Godfrey](#)

#### Quote

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A key piece of Epicurean philosophy as I see it is to examine and understand our desires and pursue our pleasures...

I agree with [Godfrey](#) here. For anyone looking for an Epicurean "daily practice" that's it: What will happen if this desire is fulfilled or if it is not. My only caveat is that when you say "... Pursue our pleasures..." that we don't forget that that sometimes involves choosing short-term pains in pursuit of our pleasures. Living a pleasurable life is the goal, and pursuit of pleasure should be a guiding principle but we need to use both the stop (pain) and go (pleasure) reactions to make decisions. Like the pain of exercise can lead to a healthier and more pleasurable life no matter the length of that life.

Epicurus calls us to live earnestly, seriously, in the best way possible (spoudaios), free from toil (aponia) and disturbance (ataraxia), with joy, merriment and good cheer (euprosyne), with graciousness, kindness, and goodwill (kharis). If we can find pleasure in what we are doing, that is the best life. And as [Godfrey](#) says that's not a life from which we necessarily want to retire but if we do, we plan prudently and with an eye to continued joy and goodwill. I'm convinced one reason Epicurus wrote a will - because he would be dead, the ultimate retirement, and what happened after death would be nothing to him - the reason was it gave him pleasure here and now to plan for when he was gone, he was concerned about his friends and students and

wanted them not to worry. Their worry was his worry, and that pain spurred him to relieve that pain. Same way with retirement. Is there pain with the thought of retirement that you need to relieve? Prudent planning doesn't guarantee anything. But it does address "what can I do here and now to alleviate my anxiety as realistically as I can?". Don't leave things to Chance.

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## Post by “Godfrey” of September 5, 2020 at 3:29 PM

 [Don](#) !

### Quote

when you say "... Pursue our pleasures..." that we don't forget that that sometimes involves choosing short-term pains in pursuit of our pleasures. Living a pleasurable life is the goal, and pursuit of pleasure should be a guiding principle but we need to use both the stop (pain) and go (pleasure) reactions to make decisions. Like the pain of exercise can lead to a healthier and more pleasurable life no matter the length of that life.

To drill a bit deeper, I wonder if "follow pleasure (and pain)" is more accurate than "pursue pleasure." I'm not aware of the Greek, which would be instructive, but it seems to me that we pursue our *desires*. This is why Epicurus gives practical instruction on the desires but more analytical instruction on pleasure and its limits, at least to my current understanding. Pleasure is a hoped for result of achieving a desire, but it is a percept and not something that we control. Desires are impulses and thus something that we can control. Pleasure/pain is a guide, as [Don](#) rightly states, and a reward/punishment.

So one may have a desire for early financial independence and retirement. In the process of examining and understanding that desire and the accompanying lifestyle choices, all the while listening to the guidance of one's feelings, one should come to understand that pursuing that desire may lead to either a preponderance of pleasure or pain. At that point they can make a decision as to choice or avoidance. And some time down the road they can go through this process again and adjust course as seems appropriate.

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## Post by “Cassius” of September 5, 2020 at 6:29 PM

Godfrey your observation is why I think maybe the essential word is "feeling" even more so than desire. I doubt you can truly have a "desire" without a feeling, so maybe they are equivalent, but I think the real war is between rationalism and theism vs feeling as the ultimate division between the Epicureans and the two major camps of anti Epicureans.

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### **Post by "Don" of September 5, 2020 at 7:50 PM**

Oh, I have to disagree with [Cassius](#) on this one. A desire is not the same as a feeling. I'm coming to think that "reaction" is a better English word to use in the context of Epicurean philosophy than feeling. How do we react to something: With pleasure or pain, positively or negatively?

I keep coming back to the original Greek word *pathē* "what is done or what happens to a person" when considering the Canon.

The Greek word used by Epicurus for desire is [επιθυμία](#) *epithumia* "a desire, yearning, longing." This is obviously related to the [θυμός](#) *thumos*, the part of the soul, "heart," mind that is the seat of emotions and desires. To have an *epithumia* is to literally "set your heart/mind (*thumos*) upon something." Homer talks about the [thumos as their emotions, desires, internal strength](#). Your desire - your *epithumia* - is based in your emotions; your reaction - your *pathē* - is more your response to something. Your desire elicits a reaction.

That being said, one's reaction *pathē* is a pre-rational response to a stimulus.

What worries me is reacting only upon one's "gut feeling" which is what I sometimes feel we're talking about. What does it mean to act upon a reaction of pleasure or pain? To me, Epicurus seems to allow for rational understanding of and processing of our canonical faculties. Being prudent is using our rational faculties. What is the proper use of reason and what is over-using or misusing our reason?

To bring this back to the thread at hand: If we desire to retire early - if we have an *epithumia* geared toward early retirement - this obviously elicits a pleasurable response in us. Acting upon that pleasurable response would lead us to prudently plan - i.e., use our reason, our rational faculty - to bring that *epithumia* to fruition.

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### **Post by "Godfrey" of September 5, 2020 at 8:46 PM**

Cassius I'm not thinking in terms of rationalism v feeling in my comment; I'm trying to get into the details of living our philosophy. Don is probably clearer than I am in explaining this, but I think there is a key distinction to be discussed. Perhaps the lack of clarity between desire and pleasure gives opponents something to attack, so there is that....

When I think of a desire, I think of something which is a conscious thought. Examining a particular desire can stimulate a pre-rational feeling or reaction (pleasure/pain), which serves as a guide to whether or how we pursue that desire. Then we can consciously think about our desire and our feeling about it; this is where rationality fits into the Epicurean scheme as I understand it. As opposed to beginning and ending with rationality and squelching the feelings, which leads to very bad outcomes.

Anyway, I think that this type of discussion is valuable in addition to the battle against anti-Epicureans, and I think that drilling into the details can be helpful to those who come here looking for practical ramifications of EP. Much more useful than "life hacks:" leave those to the Stoics! EP is deep enough and coherent enough to support examination on all levels.

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### **Post by “Don” of September 5, 2020 at 9:13 PM**

#### [Quote from Godfrey](#)

When I think of a desire, I think of something which is a conscious thought. Examining a particular desire can stimulate a pre-rational feeling or reaction (pleasure/pain), which serves as a guide to whether or how we pursue that desire. Then we can consciously think about our desire and our feeling about it; this is where rationality fits into the Epicurean scheme as I understand it. As opposed to beginning and ending with rationality and squelching the feelings, which leads to very bad outcomes.

I would concur with your characterization between desire and feeling/reaction. I also think that order is correct as well: the desire stimulates a feeling of pleasure or pain. And desires can be anything! The desire "I want another drink" can stimulate pleasure, but if the desire comes after a full night of drinking out at a bar, can you use your rational prudent faculty to say "No, that is going to bring me more pain than it's worth in the morning. I want to avoid that and strive for more pleasure later."

Likewise, "I want to buy this expensive car" is a desire and may bring pleasure at the thought of driving the high performance engine. However, if your other desire is to retire early, can you say, "No, I should postpone that desire and invest prudently so I can retire early."

Thoughts?

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### **Post by “Godfrey” of September 6, 2020 at 12:55 AM**

Thoughts....

Continuing with "I want to buy an expensive car" example, but on an alternate route: you may experience pleasure at the thought of zipping along the interstate, but as you stay with the desire for a while you may also experience a niggling little doubt/pain that you can't quite place. At this point maybe it's helpful to think in terms of natural v vain desires, and perhaps you realize now that it's really more important to you to save and invest prudently to achieve financial stability or retire early. But the key point is being keenly aware of your feelings, understanding that they are indeed a criterion of truth.

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### **Post by “Cassius” of September 6, 2020 at 5:53 AM**

Well we are together that desire must be a different thing than feeling, but what does that mean? It appears we are not together on something, but what is the something on which we are not together? The definition of desire?

My starting point would be that the two are very closely connected even if not the same - why would you desire anything but for the feeling (of pleasure or avoidance of pain) that it gives you?

And as to pathe, which I agree is key, what about this from Diogenes Laertius. Don't it is my understanding that pathe is the same word used in both these passages, although Bailey calls it "feelings" in one place and "internal sensations" in the other. Is that not the case?

The internal sensations they say are two, pleasure and pain, which occur to every living creature, and the one is akin to nature and the other alien: by means of these two choice and avoidance are determined. Of investigations some concern actual things, others mere words. This is a brief summary of the division of their philosophy and their views on the criterion of truth.

Now we must proceed to the letter.

and its purpose.

Logic they reject as misleading. For they say it is sufficient for physicists to be guided by what things say of themselves. Thus in *The Canon* Epicurus says that the tests of truth are the sensations and concepts and the feelings; the Epicureans add to these the intuitive apprehensions of the mind. And this he says himself too

At any rate, I think the point at the moment is:

It appears we are not together on something, but what is the something on which we are not together? The definition of what it means "to desire" as a thought process?

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## Post by "Don" of September 6, 2020 at 8:07 AM

You are correct, [Cassius](#). Both of those in the original text are pathē.

I would agree that desire and feeling or reaction or "internal sensation" (that's my personal least favorite translation incidentally) are closely connected.

The English idiom "She *really had her heart set on* going to the theater tonight" describes a desire. And I find it fascinating that it almost directly translates the Greek *epithumia*. The desire - the thought of going to the theater here - causes a reaction or feeling of pleasure, but the desire or experience has to come first. You can't just experience pleasure by itself. There has to be an *experience that happens to you* (externally experienced by your physical perceptions) or *a thought of some kind* (internally experienced by your mental perception) to cause the feeling of pleasure or pain to arise. I don't believe you can just say "I am experiencing pleasure" or "I feel pain." Why? What is happening to you in that moment that is making you experience one of those two? It can be a number of things:

- Thinking about a future desire
- Remembering a past pleasure
- Having a painful experience in the present
- Engaging in a present pleasurable activity

While you can't separate the pleasure or pain from the experience - as Epicurus says we're either feeling pleasure or pain - you have to have the experience first to be able to react with one or the other. The pleasure reinforces the experience as choiceworthy, but not every pleasure (pleasurable experience) should be chosen due to the consideration of whether this individual pleasure in the present promotes a pleasurable life overall.

[Godfrey](#) had a good comment:

Quote

the key point is being keenly aware of your feelings, understanding that they are indeed a criterion of truth.

That echoes Epicurus's statement: Ask of each desire (epithumia): What happens if it is fulfilled and what if it's not? (VS 71)

And

Quote

[129] Pleasure is our first and kindred good. It is the starting-point of every choice and of every aversion, and to it we come back, inasmuch as we make feeling (pathē) the rule by which to judge of "every good thing" (pan agathon\*). And since pleasure is our first and native good, for that reason we do not choose every pleasure whatsoever, but oftentimes pass over many pleasures when a greater annoyance ensues from them. And oftentimes we consider pains superior to pleasures when submission to the pains for a long time brings us as a consequence a greater pleasure. While therefore all pleasure because it is naturally akin to us is good, not all pleasure is choiceworthy (\*\*hairesis), just as all pain is an evil and yet not all pain is to be shunned.

\*agathon is the same word used in the third line of the Tetracharmos: "The Good (agathon) is easy to obtain."

\*\*hairesis "to be chosen" is the same used throughout Epicurus's writings when he talks about "choice and avoidance."

Epicurus is using "pleasure" to mean "pleasurable experience" in this passage. I find it interesting that this passage doesn't address desires. He doesn't say specific desires are choiceworthy or not, but some pleasurable experiences are not choiceworthy.

In section [127], Epicurus describes the natural, necessary, and empty desires. Why are they empty? They don't lead to pleasure since he goes on to talk about the pathē of pleasure and pain in 129. Desires in and of themselves are neither choiceworthy or not. It is the actions taken in response to those desires that cause us pain or pleasure. Now, it can be a mental, internal activity that causes pleasure or pain and so can be judged choiceworthy or not. You may not "see" the action. But there has to be an action or experience first before we can "feel" either pleasure or pain.

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### **Post by “Cassius” of September 6, 2020 at 8:46 AM**

#### [Quote from Don](#)

I would agree that desire and feeling or reaction or "internal sensation" (that's my personal least favorite translation incidentally) are closely connected.

That is an example of why I have come to count on Bailey as almost always coming up with my "least favorite" translation. It is as if he instinctively senses where there is an important issue and picks words that are least appropriate. The only thing good that I have to say about "internal sensation" is that it might be perceptive in linking feelings and sensations in at least the way they function, if not in every way similar. Considering feelings to be sensations helps mentally connect them also with the "all sensations are 'true'" viewpoint.

I am thinking that a "desire" is something closer to a "concept" in being the result of a conscious thought process where someone is picking among alternative courses of action as the one to pursue. Clearly that's a different issue than "feeling" which is as you said above more of a "reaction."

And yes I agree this is a key quote for this analysis:

#### [Quote from Don](#)

That echoes Epicurus's statement: Ask of each desire (epithumia): What happens if it is fulfilled and what if it's not? (VS 71)

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### **Post by “Don” of September 6, 2020 at 11:08 AM**

PD 30 is an important passage here as well:

Quote

Epicurus Wiki translation: Those **natural desires** which create no pain when unfulfilled, though **pursued with an intense effort**, are also due to groundless opinion; and if they are not dispelled, it is **not because of their own nature**, but because of human vanity.

And also this Nussbaum translation:

Quote

Nussbaum, Therapy of Desire, p.153: Whenever, among those **natural desires** that do not lead to pain if they are not fulfilled, an **intense eagerness (spoudē suntonos) is present**, they too are the products of false belief. And it is **not on account of their own nature** that they are not dispelled, but in account of the human being's empty believing. (Philodemus uses the word suntonos of the sort of anger the Epicurean will avoid.)

Natural desires (phusikōn epithumiōn) that are not necessary are NOT necessary due to some inherent nature of their own but because of the groundless beliefs/opinions that give rise to them. There are not good or bad desires, like pleasure is a good and pain is bad. That's why Epicurus provides the categories that he does and doesn't say some desires are good and some are bad.

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## Post by “Godfrey” of September 6, 2020 at 3:00 PM

Quote

I am thinking that a "desire" is something closer to a "concept" in being the result of a conscious thought process where someone is picking among alternative courses of action as the one to pursue. Clearly that's a different issue than "feeling" which is as you said above more of a "reaction."

Yes that's exactly the point I was trying to make. I think it's a helpful distinction in order to understand and follow the ethics.

Going back to the expensive car example: you may desire an expensive car because all your friends have one, or because James Bond has one, or because you think your clients expect you to drive one, or any number of other reasons. The resulting desire is, to me, much different from a pleasure/pain. "Concept" is a good word for it; I also like "impulse." The thought of driving the car may bring pleasure, but to me that is a reaction to a mental impression where the desire for the car could be thought of as a compulsion.

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### **Post by “Cassius” of September 6, 2020 at 3:58 PM**

#### [Quote from Godfrey](#)

Going back to the expensive car example: you may desire an expensive car because all your friends have one, or because James Bond has one, or because you think your clients expect you to drive one, or any number of other reasons. The resulting desire is, to me, much different from a pleasure/pain.

And the specifics of your example play right into Don's point about natural and necessary desires not being "intrinsic." The things that we decide on as some urgent discretionary need are totally contextual, and because they are totally contextual, we can deduce that there is nothing in their nature that makes them the way they are.

I say that because when I finish posting the recording of today's episode I think that's one of the points being made. One of the arguments that atoms do not have sense of their own is that some people are wise and others are foolish, and maybe the same person is both wise and foolish at different times. That makes it pretty darn hard to believe that people are made of wise or foolish atoms. All of the discussion of color and other qualities that change with context are relevant or at least analogous to this discussion. Whether an expensive car is a luxury or a necessary is totally dependent on the totality of the surrounding context, not a function of some "essence" within the atoms that make up the automobile.

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### **Post by “Don” of September 6, 2020 at 5:20 PM**

Sounds good, [Cassius](#) !

Quote

... not a function of some "essence" within the atoms that make up the automobile.

I'd even add ...or even some essence within the atoms in your mind that formulate the desire.