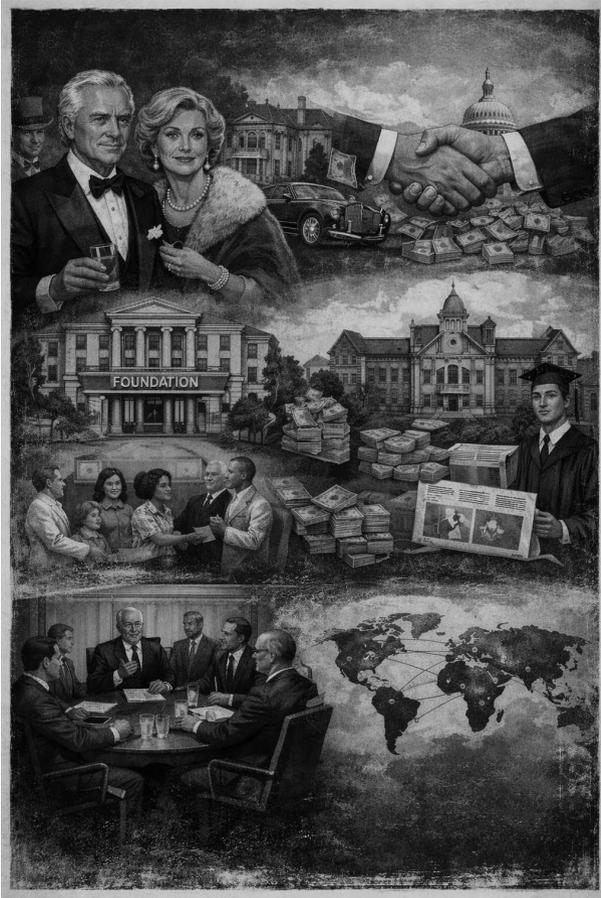


Silent Wealth

*Untold Secrets of Wealth and Success among the Old
Money Elite*



Sarah Westwood



Part One

Wealth whispers. True power doesn't need to announce itself.

For centuries, *old money families* have built, preserved, and passed down their fortunes with a quiet confidence that sets them apart. While new wealth chases trends and visibility, the old elite play an entirely different game—one built on *unspoken rules, discreet power moves, and a deep psychological understanding of status and influence.*

But what if you could uncover their secrets?

Silent Wealth pulls back the velvet curtain on a world rarely seen. This book is your invitation into the *unwritten codes, hidden signals, and silent strategies* that have kept these families at the top for generations. From the *invisible language they use to the way they think, raise their children, and even handle failure*, every chapter reveals a key piece of their enduring success.

In these pages, you'll learn

↳ How old money **communicates without words**, using gestures, tone, and presence.

↳ The **psychological tricks** the elite use to shape their mindset and maintain control.

↳ The **secret language of old money**—ten words and behaviors that instantly signal belonging.

↳ How to recognize the **differences between old money and new money**, even when they look the same.

↳ The **unspoken rules of marrying into wealth**—and why most outsiders never truly fit in.

↳ Why old money families **raise their children differently**—and how it affects their future.

Throughout history, those who have mastered *the art of silent influence* have wielded the most enduring power. Whether you want to *understand their world, apply their strategies, or simply satisfy your curiosity*, this book is your key to the *secrets of the silent elite*.

The question is

Are you ready to think like old money?

Chapter I

How Old Money Families Communicate Without Words



Old Money – that rarified class of society where silence isn't just golden; it's the very currency of elite existence. In a noisy, social-media-driven world, where too many of us are ensnared in a cacophony of tweets, viral videos, and trending memes, the Old Money crowd engages in a lifestyle where the simple lifting of an eyebrow speaks volumes, and where a subtle nod can be akin to a Shakespearean soliloquy. Indeed, it's as though these privileged few are playing out a silent film, where each character understands the script so deeply that subtitles are meaningless.

Thus, in this book, lend us your ears and eyes as we rise to be your translators in the hidden, non-verbal communication style of the affluent—describing the science of quiet wealth and how Old Money families communicate without words.

In the hallowed pages of Old Money history, the art of silent etiquette is often more expressive than the most mellifluous speeches. Steeped in the centuries-long weight of familial customs, these social conventions have roots extending back to the aristocratic norms of medieval and Renaissance Europe. You see, whether navigating the elaborate etiquette of the British court, the opulent salons of Louis XIV's France, or the mighty imperial Russian palaces,

understanding these codes was non-negotiable. Indeed, a fumbled curtsy or an ill-timed flick of a fan could spell societal exile—or even worse.

Yet why did these societies place such importance on non-verbal communication? The better skilled you were at the clandestine art of non-verbal expression, the higher you stood on the social totem pole. Understand, my dear viewers: the spoken word is fraught with ambiguity, and it can be a perilous path to navigate in environments where errors are often shockingly tantamount to treason.

From the British aristocracy to the Sun King's court, these gestures served as unambiguous signposts of social standing. They not only expressed respect but also revealed internal political maneuvers and social ranks with startling accuracy. And this codified system of behavior wasn't simply confined to European borders either—it was exported across the Atlantic, seeping into the fabric of American elite culture, as well as taking root in Commonwealth countries like Australia and Canada.

Thus, these traditions of silent communication and non-verbal cues are not relics of past eras but an enduring element of Old Money culture today. Without a doubt, these unspoken rules continue to govern interactions within the

United States and broader Western society.

For example, the gravity of these traditions has been codified in celebrated etiquette guides such as Amy Vanderbilt's *The Complete Book of Etiquette* and Emily Post's *Etiquette*. Vanderbilt, a reported member of the storied Vanderbilt dynasty, first published her guide in 1952, and it remains a touchstone in the realm of social graces. Emily Post, another giant in the realm of etiquette, introduced her monumental work in 1922. Her legacy continues through the Emily Post Institute, founded in 1946, which perpetuates the principles of decorum that govern high society even today.

At a juncture where fleeting emojis often stand in for deep conversations, the unswerving fidelity of Old Money families to non-verbal forms of communication is a sign of their enduring influence—especially when you actually meet them in person. Therefore, they are not merely students of this silent lexicon, but maestros orchestrating a complex series of social cues to maintain a level of exclusivity that few can penetrate.

Additionally, Europe's lauded tradition of the stiff upper lip encapsulates this idea perfectly. This unwritten code of conduct, immortalized in 20th-century law through the

United Kingdom's World War II slogan *Keep Calm and Carry On*, is vividly portrayed in the behavioral patterns and leadership style of our late Queen Elizabeth II and many members of the British royal family. Their restrained emotional range is communicated not by overt declarations, but by an intricate array of nonverbal gestures.

Thus, our first lesson on the art of non-verbal communication is that it is indeed a skill cultivated by the very top of any social ladder. For the higher you climb up the rungs of power, the more silently subtle you must be in order to signal your adeptness at wielding social influence.

With that said, let us discuss the potency of something as seemingly simple as eye contact, for its unspoken weight is a keenly studied element of social dynamics—especially among the affluent Old Money class. You see, among the elite, eye contact can communicate detachment or even disdain, a sharp contrast to the overly expressive, animated eyes commonly perceived in the new money or eager-to-please ranks of a social group.

However, Western and Eastern cultures also color this unspoken vocabulary differently. In Western societies, sustained eye contact often signifies trustworthiness and invites open communication. But venture to the East, and the

same gaze might be viewed as brash or disrespectful. Therefore, while a direct gaze can foster a sense of camaraderie or even deter conflict, it is far from a universally accepted form of engagement. In some situations, a look from someone higher on the social scale can be less an invitation and more an act of subtle and urbane judgment.

A well-known example of this is embodied by the character of Ruth's mother from the film *Titanic*, portrayed by actress Frances Fisher. In her interactions with Leonardo DiCaprio's character, Jack Dawson, the steerage-class passenger, Ruth's mother's eyes become powerful communicators of disdain. From the moment of their introduction, her gaze transforms Jack into a veritable intruder—an entity to be expelled promptly, or as the film says, a bug that must be squashed. Her eyes become a silent testament to her distaste, casting him as an interloper who threatens to upset her world's well-defined order.

This offers a stark contrast to Norman Maor's richly detailed account of President John F. Kennedy's eye contact in the seminal essay *Superman Goes to the Supermarket*. In the piece, Maor practically gushes with admiration at the ineffable magnetism of Kennedy's eyes, defining them as his most forceful feature, laden with a subtle, not quite

describable intensity. Kennedy's eyes, according to Maor, were not merely passive observers but active participants in the unfolding narratives of the new America. The essay recounts that Kennedy's eyes shifted with his mood, adding layers of texture and intrigue to his persona. In doing so, they elevated him above the mundane, transforming him into an entity both mysterious and fascinating.

Thus, in these divergent yet equally illustrative scenarios, the eyes emerge as critical instruments for gauging one's place in the social hierarchy. They either serve to downgrade someone's status, as with the cold stare of Ruth's mother towards Jack Dawson in the film *Titanic*, or to elevate a person on the social totem pole, as in Norman Maor's description of the enigmatic gaze of Jack Kennedy.

And yet, we can delve even deeper into the silent world of non-verbal communication in old money circles through a discussion on the hidden art of gesturing. You see, in settings where every detail can be scrutinized, such subtle cues can have significant implications—either confirming one's belonging in a privileged circle or exposing them as an outsider. For example, the arts of bowing and curtsying function as ceremonial vocabularies within the lexicon of high society, serving not only as gestures of respect but also

as subtle affirmations of one's recognition and adherence to the hierarchical structures that define it.

These gestures, however, can become points of social dissonance when participants from more relaxed or new money cultures enter the scene. Meghan Markle's initial experience with British royal etiquette provides a vivid illustration of this. Prior to her introduction to the House of Windsor, Markle, although a public figure in her own right, found herself unversed in the idiosyncratic traditions of British monarchy. According to the now Duchess of Sussex, the expectation for her to curtsy before Queen Elizabeth II during their first meeting caught Markle by surprise. Yet, this bow was not just a fleeting gesture; it was a rite of passage—a small but significant step towards her possible integration into the upper echelons of British society.

Conversely, for Queen Elizabeth II, the curtsy she received from Markle also held symbolic importance. As the monarch, she embodied the apex of British cultural and social tradition. Meghan's curtsy to the queen was thus likely less about individual acknowledgment and more about recognizing the millennia-old cultural norms and social hierarchies that the British monarch represents.

Thus, Meghan Markle's curtsy was not a simple act of

courtesy; it was a silent dialogue between two worlds, each acknowledging the other's significance and rules, converging, however briefly, at the intersection of respect and tradition. Similarly, hand movements can be telling indicators of one's emotional state or confidence level. Fluid, purposeful gestures often exude confidence, reflecting the self-assured nature commonly found in old money families or powerful figures. Conversely, fidgety or nervous movements could betray insecurity, something that could have social repercussions in these circles.

In the classic film *My Fair Lady*, Eliza Doolittle, played by Audrey Hepburn, is coached on the nuances of high society behavior as she prepares for the embassy ball. One scene, in particular, showcases her struggle to master the art of graceful hand movements during a dance. For her, initial clumsiness could be a social death sentence among England's elite. Under the tutelage of Professor Henry Higgins, played by the legendary Rex Harrison, she learns that every gesture—from the way she holds her fan to how she receives a dance partner's hand—contributes to her perceived status. Her successful transformation becomes evident at the ball, where her impeccable nonverbal communication captivates everyone, thereby securing her a place among London's old

money aristocracy.

Thus, in the intricate ballet of social graces, gestures and non-verbal cues are other silent actors that can either make or break one's standing in society. Whether it's Meghan Markle learning the subtle social cues of the curtsy or Eliza Doolittle learning the fine art of graceful hand movements, these small actions often speak volumes about one's social acumen and position. Yet, my dear viewers, these examples are merely the tip of the iceberg.

The same unspoken norms that govern body language and gestures extend into other crucial aspects of human life, most notably in the culinary arena. This, therefore, raises the next question: What are the unwritten rules that govern dining etiquette among the old money crowd, and how do they serve as yet another barometer for social standing?

Now, in the complex choreography of social etiquette, even mundane elements like the use of cutlery or the seating arrangement around a dining table can become weighted with unspoken significance. The social codes surrounding these aspects are often most pronounced among the wealthy and influential, making them subtle indicators of one's social standing and awareness of etiquette. Take, for example, the film *Pretty Woman*, where Julia Roberts' character, Vivian,

grapples with an elaborate set of utensils at a formal dinner. Her initial hesitation and confusion serve as a tacit admission of her unfamiliarity with the nuanced codes of the affluent. Edward, portrayed by Richard Gere, steps in to guide her discreetly, transforming the scene into a vivid illustration of how mastery—or lack thereof—over such mundane details as how to behave at a dinner table can underscore one's social status.

Seating arrangements at such events provide another layer of coded communication. Conventionally, the host and hostess occupy the head and foot of the table, with guests ranked by social status seated in descending order from them. This ordering is not random; it is a choreographed setup designed to reflect and reinforce existing social hierarchies. However, to be clear, this concept extends beyond mere dining setups. Consider weddings or ceremonial events, where the arrangement of guests isn't just a logistical requirement but also a mapping of social relationships and statuses. The proximity of a guest to the couple or the celebrant can be interpreted as a clear indicator of their importance within the social or familial structure. Indeed, proximity often matters even in the way one arranges artifacts within one's living space and can say much about social standing and cultural

values. Family heirlooms, such as vintage furniture or ancestral portraits, often occupy spaces of prominence in a home, and the choice to display these items isn't arbitrary.

It's a calculated decision to affirm one's historical lineage and cultural heritage. The positioning of these heirlooms, either front and center in a living room or perhaps in a more private chamber, indicates the family's level of pride in their heritage and their desire to either prominently display or discreetly treasure these links to their past. However, if you aren't dressed the part when you're seated at that curated high society location, all would be for naught. Thus, in our final section, we must clarify the silent languages of wardrobe and attire among the old money set.

Now, the social nuances of fashion are not merely matters of personal taste; they are forms of non-verbal eloquence in the realm of the affluent as well. The distinctions are often unspoken yet starkly apparent. For old money, fashion is a minimalist symphony of understated excellence. You're unlikely to see these individuals in anything less than high-quality fabrics, even if the attire itself appears casual to the untrained eye, with cashmere, silk, linen, and merino wool being but brush strokes on their social canvas. And, of course, the accessories will follow suit. Leather belts, silk ties, and

elegantly discreet jewelry are the final flourishes that unequivocally pronounce their societal rank.

But let us juxtapose this sartorial elegance with the fashion choices of new money folks, who try to announce the zeros in their bank account as loudly as an ambulance siren. Here, subtlety is often traded for spectacle. For example, we can easily draw a parallel with the flashy attire in the '90s film *Clueless*. Cher Horowitz's iconic yellow plaid suit or Dion's extravagant hats scream individualism and a desire to stand out, echoing a somewhat brash display of newfound affluence. In the real world, think Kardashians, corsets, neon colors, and thigh-high boots—a thread of spectacle that often, unfortunately, leaves nothing to the imagination. These are individuals for whom fashion is not just a statement but a billboard announcing their arrival.

Thus, whether it's the curated elegance of old money or the unabashed loudness of the nouveau riche, fashion serves as a powerful non-verbal dialect. It telegraphs social status and aligns individuals with particular societal subsets, offering a visual lexicon that's as telling as any spoken language.

Therefore, the next time you find yourself pondering the unspoken social status of the person you're talking to,

remember: less is more in a world where people definitely have more of everything they want. If there's one skill that people with old money have mastered, it's the art of preserving wealth.

Their approach isn't merely a love for the finer things in life but a meticulously orchestrated symphony of habits and mindsets. Indeed, when we ponder the psychology of old money families, especially the ones who came from new money and strategically built up their empires over many generations, we soon find that there are specific, producible tricks of the mind that even we ourselves can incorporate into our daily lives to improve our financial acumen, level up our social circles, and truly begin to think like old money.

Chapter 2

How To Think Like Old Money

7 Psychological Tricks The Elite Use



With that being said, in this chapter we will take you through a psychological journey of your own, step by step, by revealing these time-honored principles of the generationally wealthy. Hopefully, by the end, you'll be able to incorporate these ironclad laws of success into your own endeavors. So, without further ado, take a comfortable seat and get ready for the ride as we describe seven psychological tricks to think like old money.

Now, we'll be doing this illustrious list in countdown order, and to start things off at number seven, let's begin with a concept you might have heard thrown around at a networking conference or two but never fully fleshed out in the context of the old money mentality: the theory of cultural capital. This theory was first brought forth by none other than Pierre Bourdieu. This suave French sociologist was a maestro at dissecting the fabric of society and gained prominence by illustrating how power moves and shakes in society—not just in grand sweeping gestures, but fascinatingly through time itself.

Now, Pierre's *pièce de résistance*, developed during the smoke-filled '70s, was something he called cultural capital.

Essentially, he painted a picture of how power—that elusive phantom—is transferred through generations and solidifies the status quo, from social rank to wealth. Looking back at history, imagine the Medici, that Renaissance dynasty of Italy that made the Kardashians look like paupers. Their deep pockets funded the arts and made them the talk of the town—or rather, of the whole continent.

Their patronage of legendary artists like Leonardo da Vinci and Michelangelo didn't just create a cultural revolution; it cemented their high cultural capital status as the trendsetters of the era.

Shifting our gaze to the New York high society of the late 19th century, we find another captivating example of cultural capital embodied by Mrs. Astor's famed 400, an elite group representing the pinnacle of the city's social status.

Membership in this exclusive circle was akin to gaining entry to an enchanted world of privilege and power. Indeed, Mrs. Astor herself was a formidable figure, a paragon of social grace and elegance, whose gatherings were the most sought-after events on the New York social calendar.

The 400 represented the *crème de la crème* of high society, a carefully curated group that included titans of industry, influential politicians, and prominent cultural

figures. To be counted among the 400 meant more than just rubbing shoulders with the elite—it bestowed a certain cachet that could open doors to opportunities.

Previously unattainable, and how can we forget today's Middle Eastern aristocracy? From the Saudis to the Qataris, swapping oil for football (known to you Yanks as soccer), they're snapping up football teams, hiring star players like Cristiano Ronaldo and Messi, and even hosting their own World Cup—all this and much more in a bid to win the world's favorite sport's cultural capital, giving their rule a sporty, more approachable aura.

So, how can you start building up cultural capital like an Astor or a Medici? A strategic move that exhibits true expertise involves curating gatherings with the most captivating individuals you personally deem interesting.

By orchestrating these social events, you effectively bring together high-quality social groups, encouraging the exchange of ideas and synergies, earning you the reputation of a connector. In this way, when people with significant cultural capital interact and forge relationships at your events, they will forever associate their acquaintance with you—the architect of these social encounters. Think of it as akin to the richest individuals in finance, who middleman transactions at

scale and accumulate fractions of each, rather than being directly involved in the transactions themselves.

Next, we're stepping onto the chessboard of impression management, a socio-psychological brainchild of Erving Goffman. This fascinating theory suggests that we humans are masterful curators, painstakingly tailoring our behavior and appearance to cast the kind of impressions we desire upon others. This is, of course, closely related to our previous old money psychological trick of cultural capital, where the benefit sprouts not only from financial assets but from the fertile ground of social relationships and networks.

Now, to illustrate impression management in action, take a front-row seat and witness The Windsors, the reigning monarchs of Britain, spinning this theory into a masterstroke of their own. Our royal family has a well-oiled machine, affectionately dubbed "The Firm," working around the clock to keep the Windsor brand burnished to a gleaming shine. Their dance with the UK tabloids is a thing of beauty—a subtle game of give and take, where they share enough to satiate public curiosity while maintaining their regal mystique. Perhaps the most notorious example of this is how they managed to turn the public's eyes away from the diabolical behaviors of Prince Andrew, deftly guiding him

out of the spotlight while Prince Harry and Meghan kicked up a storm with their rebellious escapades. It was a royal diversion, one might say—a bittersweet masterstroke in impression management, all while keeping the wheels of The Firm turning smoothly.

The takeaway? Whether you're royal or not, remember that impression management isn't merely an exercise in vanity; it's about creating a robust public persona, maintaining a healthy relationship with your personal publicity networks, so to speak, and, when necessary, performing a tactful disappearing act. Be thoughtful and strategic about the image you project because, like it or not, impressions matter, and they can be the key to unlocking doors you never knew existed.

For number five on our list, we're diving headfirst into the complex world of security motivation theory—an intriguing concoction of cognitive psychology and human behavior. This fascinating theory says that, quite simply, we humans are driven by our innate desire to feel safe and avoid any scrapes or scuffles. Originally, this theory was hatched to help understand why some health warnings scare the living daylight out of us and why some people run for the hills when faced with a slightly undercooked chicken warning

label. But the theory didn't stop there; its reach stretched out like an octopus's tentacles into new territories, such as our response to cyber threats or whether we'll follow home or workplace security policies.

You see, at the heart of the security motivation theory are two core cognitive processes: threat appraisal, where we assess danger, and coping appraisal, which gauges our ability to deal with it.

An excellent current example of when to see this theory in action is within the fortress walls of the sometimes legendary, sometimes infamous New York Times, but more specifically, within the ruling Sulzberger family's approach to their cherished investment.

Like a well-aged scotch, the Sulzbergers have consistently shown a distillation of old-money adaptability wrapped in a tenacious drive to protect the newspaper's public relevance, longevity, and financial stability.

The cherry on top is A.G. Sulzberger's digital magnum opus: the 2014 Innovation Report, an expansive 96-page document that laid bare The Times' need to keep pace with the breakneck speed of digital media. Not only was this report a clear demonstration of their threat appraisal from the security motivation theory, but it also showcased their

unwavering commitment to secure the paper's future in a rapidly evolving digital landscape.

For you, the key takeaway is this: like the Sulzbergers, always make it a point to evaluate the potential threats in your environment, be it professional or personal. Acquaint yourself with the current social trends happening in your local area, as well as potential hazards that may impact your professional endeavors.

Understanding these dynamics helps you better prepare to tackle them, thus shielding what's dear to you from potential harm. But that's not all—you need to follow this assessment with the correct preventive measures, not just anything you guess off the top of your head.

These could range from comprehensive insurance coverage to fortifying your digital infrastructure against cyber threats. In the business sphere, it might mean constant innovation to stay ahead of your competition or investing in professional development to ensure your skills stay relevant in a rapidly changing job market.

Remember, you don't have to own a newspaper like the Sulzbergers to implement these principles; all it requires is a proactive attitude towards risk management, a willingness to learn and adapt, and a robust measure of security motivation.

Number four on our list: we have the "flywheel" concept, an ingenious brainchild that the business guru Jim Collins unveiled in his seminal work *Good to Great*. This theory, as slick as it sounds, paints a vivid picture of operational strategies, none more brilliantly exemplified than by the Grosvenor family's empire that sprawls across the length and breadth of England. Imagine, if you will, a life-sized board of Monopoly, but this isn't a game, and the Grosvenors aren't playing around. Indeed, they've truly monopolized the crème de la crème of London's real estate—Mayfair, Belgravia.

These glittering gems in their portfolio serve as an inexhaustible flywheel—the force that keeps their fortune spinning, continually filling their coffers and fortifying their social and economic status. In fact, this family has used London real estate as their flywheel with such finesse that the current head of household, the Duke of Westminster, is already worth over \$3 billion at the age of 32.

Now, let's hop across the pond to the land of the free and home of the Walmarts, where the Walton family is busy spinning their own flywheel. Just like the Grosvenor family, they too strive for security, nurturing the retail behemoth with the strategic caution that only old money can imbue. Their steadfast dedication to preserving Walmart's stability,