

## **Shrink Rap Radio #63, November 29, 2006. The Psychology of Affluence**

**Dr. David Van Nuys, aka “Dr. Dave” interviews Jessie O’Neill**  
(transcribed from [www.ShrinkRapRadio.com](http://www.ShrinkRapRadio.com) by Jo Kelly)

**Excerpt:** *“I think the main reason that I wrote the book is because it’s a world that is so misunderstood, and so glorified, and so held up as the ideal place to want to be or get to; and that’s so unfortunate because it’s such an empty world, unless the money of course is used for the good of mankind.”*

**Introduction:** That was the voice of my guest **Jessie O’Neill, M.A.**, who is the author of the book, *The Golden Ghetto: The Psychology of Affluence*. Jessie was born to wealth. She is the granddaughter of Charles Erwin Wilson, past president of General Motors and secretary of defense under President Dwight D. Eisenhower. It was Wilson who immortalized the equating of financial and patriotic success with the now famous, comment: “What’s good for General Motors is good for the country, and vice versa.” Today, Jessie O’Neill is founder and director of The Affluenza Project [www.theaffluenzaproject.com](http://www.theaffluenzaproject.com), president of The Affluenza Healing and Education Foundation, Inc., and a licensed therapist. As a therapist, O’Neill specializes in the psychology of money/wealth and how it affects both our personal and professional “bottom line” or productivity, and the treatment of affluenza through a myriad of educational and therapeutic services. She graduated Phi Beta Kappa with a Bachelor of Arts degree in English from the University of North Carolina at Chapel Hill and later earned a Master’s degree in psychology and counseling. She is an entrepreneur, watercolor artist and mother of two daughters.

**Dr. Dave:** Jessie O’Neill, welcome to Shrink Rap Radio.

**O’Neill:** Thank you.

**Dr. Dave:** Our mutual friend Lee Jampolsky loaned me a copy of your book, *The Golden Ghetto: The Psychology of Affluence* and he suggested you’d be a good person to interview; and of course everyone’s interested in money one way or another.

Why don’t you start out as you do in the book, by telling us your story?

**O’Neill:** Ah my own story? (laughing)

**Dr. Dave:** Yes, you weren't expecting that were you?

(laughter)

**O'Neill:** I thought you were going to let me talk about other people. Well let's see: I'm the granddaughter of Charles Erwin Wilson, his nickname was "Engine Charlie", he was the president of General Motors, and following that he became secretary of defense under President Dwight D. Eisenhower; and my mother was one of his six children. So I was raised in a fair amount of affluence, and surrounded by other wealthy families and children.

When I was in my 20s, I went into recovery and quit drinking; and began to search, as many young people do, for the reasons behind some of my disease; and in so doing I began to look at the effects that money had on my family and me.

**Dr. Dave:** Yes, in your book you detail a lot of difficulties in your early years that were created by money. Can you spell out some of those? What was the source of the pain?

**O'Neill:** Well I think one of the problems with many children of affluence, and myself as well, is I was raised by nannies, I was raised by surrogates. So of course the message that I got was that for whatever reason I wasn't good enough for my parents to spend time with me. So I was raised by surrogates; and also there's the issue of values, and traditions, and beliefs that are lost when you're raised by someone outside of your own family system. You get beliefs and values, but they're somebody else's; so that was certainly one issue. I was isolated by my wealth, as were the few other children that lived in my neighbourhood.

**Dr. Dave:** Yes; what do you mean isolated by your wealth?

**O'Neill:** Well I went to a very, very small private school. Everybody else in Delray Beach just about went to the public school, so money in a way sets you apart; it becomes almost like a film between you and the people that are normal (laughing) so to speak.

So of course I don't think you realise that so much when you're a young person, as you don't realise a lot of things, but when I began to look back at some of the effects, the old thing that people talk about where things were substituted for love. That was certainly a part of my childhood: my parents gave me a lot of material things, but very little of their own attention. They

were both alcoholics; of course that is not something that is only true of wealthy families, but the money does allow wealthy alcoholics to drink with some impunity. I call it the 'buy-out principle'; you can buy yourself out of uncomfortable situations, or negative consequences of drinking

**Dr. Dave:** Or misbehaviour of various sorts.

**O'Neill:** Or misbehaviour, correct – that may result from the drinking. So I was raised by nannies; during the day the house was relatively quiet, and then when all of the help left at 5 o'clock then all hell broke loose. My father would come home drunk; my mother would have been drinking; I was an only child; so there was very little other than the size of the house to buffer me from their anger and distress. So I would normally find the farthest corner away from them that I could get, and if it was daytime I would spend a lot of time outside. We lived in Florida so the weather was good, and I had bicycles, and horse, and boats, and lots of avenues of escape. Then as soon as I was able to, I discovered other substances: food being probably the primary substance, and then drugs and alcohol along the way.

**Dr. Dave:** And you were talking about isolation, and I wonder if as you got older another form that the isolation took was not knowing who you could trust: in terms of if people who didn't come from a wealthy background tried to befriend you, or romantically engage you, would there always be a question of what's their underlying motive?

**O'Neill:** I think that's always there to some degree. As I've aged, and hopefully gained some wisdom, I have developed a pretty good sense about why someone's hanging around although I am still susceptible to being sideswiped, and I think it does still isolate me. I don't think that's necessarily changed. Particularly in the dating world I'm still single; and I have retired early because I don't have to work; and if I meet men if the man happens to be in a lower economic strata than I'm in, it may not bother me but it oftentimes bothers the man.

**Dr. Dave:** Sure, I can understand that.

**O'Neill:** And so I think particularly wealthy women struggle with that; in my research it doesn't seem to be so true of men – men seem to sit more comfortably with the mantle of wealth than a woman does.

**Dr. Dave:** Early on in your book, and I forget the terms in which you describe this, but there's kind of a reaction that people have to your story, to your research, of: "poor little rich girl".

**O'Neill:** Yes; there's a great deal of prejudice towards wealthy people; it's called "wealthism".

**Dr. Dave:** Just like ageism, or sexism?

**O'Neill:** Yes it's just another ism; it's like racism, or ageism, or any of the other isms. Once again it separates people from one another, rather than bringing them together.

**Dr. Dave:** Interesting. Even as I mentioned to family and friends the topic of this interview, that was the sort of reaction that was immediately elicited: "oh well I should have such a problem!"

**O'Neill:** I should have those problems, right? (laughing)

**Dr. Dave:** Yes, right.

**O'Neill:** Unfortunately unless someone is open minded, and well read, and either already knows about the topic or at least is willing to discuss it in an open minded way, that's oftentimes the response. Even with people that I know, even with friends of mine, sometimes I can still detect sort of an underlying: "oh well you don't have to work, so you don't understand my issues".

**Dr. Dave:** Yes; and you went beyond your own issues and actually researched a lot of other wealthy families, right?

**O'Neill:** Yes; I sure did.

**Dr. Dave:** Tell us what you found.

**O'Neill:** Well I think probably the most damaging effect of wealth is on the second and third generations; and what showering children with material things does, is it creates an inability to delay gratification and tolerate frustration; and those are the two primary symptoms of affluenza. Also a sense of entitlement, low self esteem, a lack of self confidence; by the very act of giving our children money we take away their ability to know whether they can make it on their own or not.

So it's a real double-edged sword: how do you leave the fruits of your labor, or the fruits of your father's labor, or whoever's labor it might have been – to your children, in a way that empowers them rather than disables them.

**Dr. Dave:** I wonder if by any chance you were able to see the HBO film “Born Rich”?

**O'Neill:** You know, I didn't see it but I had a couple of people mention it to me, and I've not seen it.

**Dr. Dave:** Oh I bet you could get a copy of that on the internet; I think you'd find it fascinating. It was made by the heir of the Johnson and Johnson family fortune, and on the cusp of his 21<sup>st</sup> birthday he went out and interviewed his very wealthy friends. And you really see this isolated world you've been describing, and also the existential issues that these young people struggle with as a result.

**O'Neill:** Well again, it's a double-edged sword because it does afford you the luxury to struggle with those existential issues. You don't have to worry about a roof over your head, you don't have to worry about food on the table and clothes on your back, so you are thrust into another arena of living.

**Dr. Dave:** And having to figure out what's the meaning of life.

**O'Neill:** What's the meaning of life; and many people who do have to work don't have that time really, so much. So it is a different world, but I think the main reason that I wrote the book is because it's a world that is so misunderstood, and so glorified, and so held up as the ideal place to want to be or get to; and that's so unfortunate because it's such an empty world, unless the money of course is used for the good of mankind.

But the way that it's held up as the carrot in our culture, the carrot is all the things that you can get with that money; and so really it does both the have's and the have-not's a disservice, because it sets everybody up for disappointment.

It's a lie, it's what I call the myth of the American Dream; it's a lie.

**Dr. Dave:** Yes; you say our culture suffers from many misconceptions about wealth, and you enumerate a number of them in your book. Can you review for us what some of those misconceptions are? I know it's been a few years since you wrote your book, and I wrote a book and if anybody

asked me about some of the things that I wrote, I'm not sure that I'd remember.

(laughing)

**O'Neill:** Right; I think the biggest one is that money buys happiness. Of course we say we know it doesn't, but we don't act as though we know it doesn't.

So people go through their lives reaching for this golden or brass ring, and if and when they reach it, it's plastic! If they don't reach it, then they've wasted their whole life striving for something that isn't really worth striving for; and if they do reach it, they realise that once again they have spent their whole life striving for something that in fact is not the essence of happiness or contentment.

So I think that's the biggest crime, but you know, that money buys happiness, that's certainly one misconception.

You know I can't remember exactly what I enumerated (laughing).

**Dr. Dave:** I've got your book in front of me; maybe I'll find it. I don't know if I can quickly go to it or not.

You used the term affluenza – is that a term that you coined?

**O'Neill:** It's a term that I plucked out of a very obscure research article when I was doing my research; and it was not used the way that I subsequently used it. The way that I've defined it is: unhealthy or dysfunctional relationship with money, or wealth, or the pursuit of it.

So it doesn't just have to do with people who already have money, it's the imbalance around the pursuit of money in our culture. Then globally, it's a backup of the flow of money that results in an unbalance or disharmony, both spiritual and emotional, and political between the have's and the have-not's around the world. So it creates political, and ultimately wars – wars are fought over religion and money.

**Dr. Dave:** Yes.

Hey, I did find that place in the book: it says, "The following six ideas lay the ground work for understanding the psychology of affluence, and for finding a way out of the Golden Ghetto" – and so many people are looking

for a way into the Golden Ghetto, but as you suggest it's a misguided search, often.

The first one that you mention is “the psychological dysfunctions of affluence: affluenza”; which you've just been talking about. You say: “they are generational, and often set in motion by the family founder.”

**O'Neill:** Yes, affluenza is generational, it's like many other diseases, it's passed from one generation to the next. Preoccupation with the external, the loss of the internal, loss of affect – they may be in that list further down.

**Dr. Dave:** Your second point is “Workaholism”. I see people who have a lot of money and they would have enough money that they could just stop, but they don't (laughing). They keep amassing.

**O'Neill:** Yes it's interesting; it's not about how much money you make, it's about the act of making the money. So if you make a million dollars one quarter, and you only make a half a million dollars the second quarter, then in your own mind you've failed. Because failure is a result of how much money you make. How you perceive success and failure in your life is a direct mirror of how much money you make.

**Dr. Dave:** Right.

Your second point here: “Workaholism isolates the family founder as well as individual family members; absence of parents, and turnover of reliable care takers create abandonment and trust issues for the children of affluence that follow them into adulthood.” And that's what you were describing as your childhood experience.

**O'Neill:** Yes, it was interesting. My second book which never got published was called, “Money dearest – Freeing Your Family from the Myth of the American Dream”.

**Dr. Dave:** I love the title.

**O'Neill:** And one of the things I did more extensive research on after The Golden Ghetto was bonding; and how children form bonds with care takers, and what happens when those bonds are repeatedly broken. You turn the child over to the care taker, and then what happens frequently is the mother then gets jealous of the relationship between the child and the caretaker: fires the care taker, and gets someone new who the child is not so attached to in the beginning, and then the process is repeated.

So what happens ultimately is children quit forming bonds; they just stop because it's too painful. That goes into all parts of your life: you have attachment bonds to jobs, you have attachment to cultures, you have attachment to your community, you have attachment to your husband, your children. So if that ability to form an attachment bond is damaged it carries all the way throughout your lifetime.

We are now seeing the results, because those children that were raised by in my day it was au pairs – when I had my kids everybody got an au pair – well the au pairs had to go back to Europe to their home country after six months, and then you'd get another au pair. Many of my children's peers were raised by au pairs. Well what happens is they now have very little ability to form attachment bonds.

**Dr. Dave:** And that must be passed on to their children; they would have little ability to be fully nurturing –

**O'Neill:** – engage or role model what attachment looks like.

**Dr. Dave:** Right.

Moving on to your point three here: “Inherited or sudden wealth can create a false sense of entitlement, a loss of future motivation, and an inability to delay gratification and tolerate frustration.”

**O'Neill:** Yes.

**Dr. Dave:** I think you spoke to that.

Four: “Inheriting money can seriously damage self esteem, self worth and self confidence.”

I think you spoke to that.

Five: “Society holds a highly ambivalent attitude toward the wealthy and often manifests as a reverse snobbery or wealthism.”

You know that's interesting, that ambivalent attitude that you talk about; I certainly can see that, I think I'm aware of that myself.

**O'Neill:** It's interesting: on one hand we hold the wealthy up as the icons, and the folks we look to to save the world; and we have very high

expectations as to how the wealthy should perform. On the other hand, when they fall on their face we rejoice.

**Dr. Dave:** Yes, we kind of need to tear them down; and the gossip pages.

**O'Neill:** Yes, it's "kill the king", you know. And of course, what has happened is the wealthy have become less and less inclined to reach out and help; because they're aware, we're aware of that attitude, and it's pretty hard to want to help somebody who hates you.

**Dr. Dave:** I wonder though if we've turned the corner with Bill Gates.

**O'Neill:** It seems that we have in a lot of ways. I know that philanthropy has taken a big leap in the last few years and a lot of it is due to several of the heavy hitters out there; and it's a good thing, it's a very, very good thing.

**Dr. Dave:** It does feel that way.

Then the sixth point you make in this section: "The idea of the American Dream that the pursuit of money is among the highest of aspirations, and that affluence is synonymous with affluence, is a persistent and pernicious cultural myth."

In fact there has been a bunch of psychological research that shows that the correlation between happiness and money is very slight, once a person rises above the level of absolute poverty.

**O'Neill:** Exactly.

**Dr. Dave:** And yet this myth persists, for some reason.

**O'Neill:** Yes, it does.

**Dr. Dave:** I was told, I don't know if this is true but I was told, that when Mother Theresa visited this country, she remarked that while the people in Calcutta were materially very poor, they seemed to her to be spiritually more rich; and that she experienced the greatest spiritual poverty here.

**O'Neill:** Yes, I remember that, I think that's true. In fact, it's so true, that in many ways that's probably the reason that I no longer practice.

**Dr. Dave:** Practice as a therapist?

**O'Neill:** No, not so much practice as a therapist, but I should say I guess consult, and speak on the subject. I found it to be so discouraging and such an uphill battle, and I was so challenged on my ideas, and research, and theories, that ultimately I didn't see the change or the shifts that I hoped would take place. And I certainly still hope that they take place, but I'm afraid that I'm not out there carrying the banner as much as I used to be.

**Dr. Dave:** So you really were catching a lot of flack from this ambivalence that people in general have about the wealthy.

**O'Neill:** Well, that, and I just think that the allure of money is so strong, that even when people know that what you are telling them is the truth: they know that they should be home with their children more; they know that they shouldn't take their Blackberry to the soccer games; they know that they should put their family and friends in front of the pursuit of money. They still don't do it because that allure is so strong.

**Dr. Dave:** Yes; there is a real kind of connection between money and addiction, isn't there.

**O'Neill:** Yes, and there is an addictive quality to making money; that's why they don't stop when they have enough. I taught for a couple of years at Esalen and one of the exercises that we did in the workshop was called "What is enough"; and I would encourage my families to sit down and really think about that, and really put some figures down on paper. When we get to this benchmark, is that going to be enough; and if it is enough then what are we going to do with the rest to make a difference in the world. Instead of this blind accumulation and feeling like there's never enough.

**Dr. Dave:** Right.

**O'Neill:** I call it the "Never Enough" mentality, which is part of the addiction.

**Dr. Dave:** Yes.

**O'Neill:** There's never enough, no matter how much I have I want more. So how do you counteract that? One of the ways you do it, is by making a decision what is enough?

**Dr. Dave:** Right.

As a matter of fact I did an exercise very similar to that in a class I was teaching on Human Potential. I asked students to say how much money they would see themselves needing to make within ten years, and sort of used that as a way to talk about these issues, as a springboard for it.

I'm sorry to hear that that second book hasn't made it into print, because you write very well; let me read just so my audience can get a sense of just how strong your writing is, and also I'm interested in the content here.

So I want to read a little bit here, where you comment that, "Towards the end of life sometimes people begin to be in touch with what's really important to them." And you quote the rhetorical question "How many people lying on their deathbeds express the regret that they should have spent more time at the office." (laughing) and I think probably nobody.

Then you write, "But the realisation of what is important in life comes not only to the very old, it also pushes persistently beneath the surface of our culture. The malaise that currently grips our country comes not from the fact that we don't have enough wealth, but from the terrifying knowledge that has begun to enter our consciousness that we have based our entire lives, our entire culture and way of being on the wrong premise. In our naïveté, our addictive greed, and our separation from our spiritual source we have wandered farther and farther down the wrong road. When we awaken long enough to glimpse this frightening truth, it is all too easy to frantically reach for another fix to numb the pain: another house, another spouse, another child, another car, another dress, another ring, another lie."

I find that very powerful.

**O'Neill:** Well thank you; the truth is often powerful.

**Dr. Dave:** Yes.

In the last chapter of your book, you quote from the New Testament where Christ says, "It would be easier for a camel to go through the eye of a needle than for a rich man to get into heaven." What's your take on that?

**O'Neill:** Apparently there's a double meaning to the word used in the bible. Our interpretation of it is one, and there is another interpretation; but because I don't have the book in front of me I can't tell you what that is.

**Dr. Dave:** Oh yes, that comes back to me, somewhere I've heard that; that the eye of the needle isn't literally the eye of a needle, but it's a small arched gate to the city.

**O'Neill:** Yes, so the man with all of the stuff has a harder time getting through the arch I think, if I'm remembering correctly. It's metaphoric.

**Dr. Dave:** So metaphorically, the more stuff that we are dragging behind us, the harder it is. A lot of us have this feeling, we have too much stuff, and I find it's hard to get rid of stuff, I try to get rid of my stuff and I seem to acquire it faster than I can get rid of it.

**O'Neill:** Well it's interesting, because being an only child, and both of my parents are dead, and so I inherited not only money but I inherited a lot of things: furniture and dishes and I have been de-stuffing for a long time and simplifying, and I'm in the final push right now of trying to sell my large home and get rid of ninety percent of the things inside of it. And whenever I talk about: well I'm going to sell that desk, or I'm going to put that desk on consignment, or that chair – somebody will say "oh but it's so beautiful", and "it was your grandmother's" or "it was your mother's". And I go, I know but I have too much stuff.

So there is this sort of "how can you let go of this heritage" so you are sort of torn. (laughing)

**Dr. Dave:** Yes, it's really paradoxical, it's so hard to let go of the stuff, and yet there's often such a feeling freedom when one does.

**O'Neill:** Yes; oh definitely. I learned that lesson a long time ago, you would have thought I'd have done more about it by this time; but when my girls were little we went to horse shows around the mid west and the east coast and after a couple of years of staying in Holiday Inns I bought a small camper.

I remember driving away from the farm one day, and I had the kids, and I had the dogs and I had food and clothing; and I thought to myself, I have everything I need in this camper. If everything I just left were not there when I got back, I'd be OK; and it was a very interesting realisation. I loved that camper because I could get up in the morning and make the bed and sweep the two by four floor, and it was clean and I was done.

(laughter)

**Dr. Dave:** Right. Many of the issues that you address in your book do relate to problems that derive from inheriting great wealth. But is it different when people earn their way to great wealth? Does that make the problems go away?

**O'Neill:** Well I think the main difference is the person who earns the wealth has the self confidence, and the self worth, because they made it on their own. However, if they aren't made aware or if they don't learn about the possible pitfalls by the middle or end of their life, they will often end up with affluenza, unbeknown, they will develop it.

**Dr. Dave:** They will become addicted to the process.

**O'Neill:** They become addicted to the process; they begin to think that they are special because they have made all this money; they develop a false sense of entitlement – you see that in Hollywood all the time: treat me special because I'm rich, or I'm a star. So they develop entitlement issues, they develop the less attractive attributes of affluenza, and then they pass those down to their children.

**Dr. Dave:** Yes. So how were you able to come to terms with the fact of your wealth, to the extent that you have been able to come to terms with it?

**O'Neill:** Well I think because I wrote the book, and because I've done the work that I've done around affluenza, I feel that I used my money in a way that benefitted mankind. Now that I'm not out on the road, speaking and practicing so much, I'm more involved in philanthropy; and really have learned to prefer, and find that I prefer a quieter place, rather than out on the stage I'd rather be behind the stage. So that has been more comfortable for me and I still feel as though I'm giving back.

I think the main way that one can have one's money become a gift rather than a burden is by giving it away. I call it the "Joy Response" in my book; but I think that the greatest gift we can give our children is to teach them, and show them the joy that comes from touching another person's life in a positive way. And that is also an addictive experience.

**Dr. Dave:** (laughing) Yes.

**O'Neill:** Many people try to get to it through drugs and alcohol, but that joy response, that feeling that makes tears fall down your face because you're so happy – you're going to go back to that again, and again, and again.

I tell the story of my daughter Rebecca, who was twelve at the time, and we had become involved in Milwaukee with the Sojourner Truth House, and every holiday we would meet with a different family and give them a turkey, and gifts, and a tree, and do the holiday for them. And we had been doing it for a number of years, and my daughter turned to me one day and she said “Mom I want to adopt a second family this Christmas; and I want you to take the money that you would spend on me, and spend it on the family.” And I was very touched, and I turned to her, and I said well that’s wonderful honey, and I’m happy to do that, but I’m just curious: why do you want to do that? And she said “because I want to feel the way I felt last year when that little boy said to his mother, ‘this is the best Christmas I ever had’.”

**Dr. Dave:** That’s great.

**O’Neill:** And I will never forget that. I mean it was just remarkable for a twelve year old to want to experience that so much again, that she would give up her own Christmas, was remarkable.

**Dr. Dave:** That’s great.

Well Jessie as we wrap things up here, I wonder are there any last thoughts that you’d like to leave with our listeners. Everybody has their own personal relationship to money issues: concerns, struggles, fears, it seems to be pretty universal. Is there any thought that you’d like to leave us with?

**O’Neill:** I think there’s a couple of them. I believe that most people know if they stop and think, and search their souls whether they have a healthy relationship with money or not. And I would just recommend that if you do stop and search your soul, and you discover that in fact your relationship with money is out of balance, that you take the time, and find the resources to balance that relationship again; because in fact if you don’t, you really are destined I believe for a life of some dis-ease and discomfort.

**Dr. Dave:** Jessie, I want to thank you so much for being our guest today on Shrink Rap Radio.

**O’Neill:** You’re welcome; it’s been an honor.

**Dr. Dave:** Now by all rights this should have been the end of the interview; however Jessie and I continued to chat a bit after the formal part of our

interview was over, and it just so happens that I did keep the recorder on, and we got into a fascinating patch which I have her permission to include.

Rather than trying to find a place to splice it into the earlier discussion I'll just tack it on here. She had mentioned writing a second book, which hadn't been published, and so I follow up asking about the fate of that second book. Let's listen in again.

**Resuming interview:**

**Dr. Dave:** Do you think you'll get that book out there? Why sit on that?

**O'Neill:** I don't know. I could have published it, if I didn't want much of an advance; and I wanted to be paid for my time, and I wanted to be able to pay research people, and that kind of stuff, and so I sort of stopped short of what I had done with *The Golden Ghetto*, which was to take a very small advance just to be able to write the book.

**Dr. Dave:** Right.

**O'Neill:** I didn't feel so moved to write the second one that I was willing to do it without being paid.

**Dr. Dave:** But it's already written? Or not?

**O'Neill:** The book proposal is written, and three chapters are written.

**Dr. Dave:** Oh I see.

**O'Neill:** So it's not already written, but it's well on its way.

**Dr. Dave:** See this gets at the heart of, I think one of the places where us non wealthy people get stuck. You could afford to publish this on your own, right? You don't need to make money from it.

**O'Neill:** Yes I could; right.

**Dr. Dave:** So it's just a little paradoxical. (laughing)

**O'Neill:** It's a motivation thing; when it's not about money, when you are not being motivated by money then you have to be motivated by something else. With the first book I was motivated by the need to get the information out there, and the need to purge my soul; that was my growing experience.

With the second one it was more work; it was information that needed to get out there, but I didn't have the same motivation. So that is one of the issues with children of wealth. If you don't have to get up in the morning to go to work, then why are you going to get up in the morning? You have to find the motivation somewhere else: it has to be your passion, your mission, your vision; it has to really drive you because you aren't driven by money.

**Dr. Dave:** OK. But yet somehow money is a marker for you, in this case.

**O'Neill:** Yes, and I think that is another piece of affluence. Many people in my practice would say "why do you charge so much for your counseling – you don't need to make the money."

And the reason that I charged as much as I did was because I'm worth it. See? And what I found was, when I gave my time away free people didn't show up.

**Dr. Dave:** (laughing) Yes, right.

**O'Neill:** I wasn't worth it.

**Dr. Dave:** Yes.

**O'Neill:** If I'm charging nothing, well then I must not be very good, right? And so there's this very thin line that you walk.

You could discount your speaking services: well why would I want to fly coach, be tired, go through all the hassles, get there, stand on my feet for five or six hours – for nothing; just because I already have money?

It's an interesting arena to be in, when you have money. You have to defend your right to charge.

**Dr. Dave:** Yes, another problem.

(laughter)

**O'Neill:** Yes.