Some rich are clearly different: They don't work for their money; their money works for them. The folks below are ten of the richest billionaires who, rather than toil away in an office, live well off the dividends and other rewards from their well-placed investments.

Name	Country	Estimated net worth (\$bil)	Source of wealth	Status
Liliane Bettencourt	France	\$15.2	L'Oréal, Nestlé	not in management
Johanna Quandt family	Germany	12.8	over 50% of BMW	determined to keep BMW independent
heirs of Gad Rausing	Sweden	9.0	stake in Tetra Laval (packaging)	Gad died in January; his children are nonexecutive board members
Walter Haefner	Switzerland	8.3	23% of Computer Associates	passive shareholder; owns 180 racehorses in Ireland
Hans Rausing	Sweden	7.4	sale of Tetra Laval stake to brother	retired, invested in crystal, broadband
von Siemens family	Germany	5.9	Siemens AG	family out of management
Curt Engelhorn	Germany	5.2	pharmaceuticals	sold to Roche in 1997
Reinhold Würth	Germany	4.8	fasteners, hardware: Adolf Würth Group	retired; focuses on art collection
Rolf Gerling	Germany	4.3	insurance: Gerling-Konzern	not active in company; runs environmental risk think tank in Switzerland
David Sainsbury family	U.K.	4.1	retailing: J. Sainsbury Plc.	left management in 1998



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