



A person is rowing a boat on a calm lake. The water is blue and reflects the sky. In the background, there are green mountains under a blue sky with white clouds. The person's hands are visible on the oars, and a watch is on their left wrist. The oar has a 'concept 2' logo.

# Ron Gold's Second Act

BY DAVE ZEITLIN

After an accident left him paralyzed from the waist down, Ron Gold C'83 W'83 struggled to come to terms with the “different hand of cards” he'd been dealt. But with the help of his wife and family—and some Penn friends—he's managed to regain his zest for life and launch a new business to help others in his situation.

**R**on Gold C'83 W'83 gazes out the window of a café in West Orange, New Jersey, not far from where he grew up. As a kid, he'd tear through the neighborhood on his bike when he wasn't playing soccer or tennis or running cross country. He did even more sports after graduating from Penn. Skiing. Rock climbing. Biking. Half-triathlons. Anything, really, where he could test his limits. "Ronnie," says his college roommate Mike Rosenberg C'83, "was a constant motion in exercise."

That all changed on a warm November day in 2011 when a driver in an SUV fell asleep at the wheel and crashed into Gold as he was out for a 50-mile bike ride with friends near his home in northern New Jersey—an accident that left him paralyzed from the waist down and robbed him of so much of what he'd lived for.

"I miss just walking around on a beautiful day like this," he says. "Just being outside, whether it's walking, biking, running ..." He looks out the window again, longingly, his voice trailing off. He's grown used to the wheelchair in many ways, and he's fiercely independent, too. On this early May afternoon, nearly six years after the accident, he arrived at Panera Bread in his own car, using hand controls to drive. He packed and unpacked his wheelchair himself and needed little help once inside. But it's been a tough road to get to that point, both physically and emotionally. "The switch just doesn't flip," says Gold, who went through some dark moments as he tried to come to grips with the fact that, barring a miracle, he'll never again walk unassisted.

But with the enduring support and encouragement of his wife Betsy, Gold rediscovered some of the little joys of life—as well as his next great adventure. About three years ago, after experiencing problems finding reliable caregivers, he and Betsy launched LeanOnWe, a company designed to deliver a better home-care experience at a more affordable price to people like him.

"I think he has a really strong spirit for life, which is what I was trying to help him recapture after the accident," Betsy says. "He didn't lose that. That was apparent, really, from the day I met him."

A 25-year Wall Street veteran who worked in international equity markets, Gold never knew much about the health-care industry. And, until his spinal cord injury, it was not a field he wanted to explore; he sometimes jokes that he "literally fell into it." But as he tries to navigate some of the hurdles that any start-up experiences, he's attacking it with the same kind of zeal and determination he brought to his positions on Wall Street.

After spending his life testing himself with so many challenging journeys, he's at the beginning of a new one—his toughest yet.

"I believe we're all dealt a hand of cards and you play 'em the best you can," Gold says. "Now I have a different hand of cards. But as far as I know this is the only life I have, and I'm gonna run with it."

### **Get Busy Living**

When the SUV swerved toward him on a scenic country road, Gold had no time to avoid it. He didn't even see the car until it first struck his friend, who shattered his pelvis in the accident. "The only thing I could think of," Gold says, "was, 'Keep your head above the hood, so your head doesn't get hit.'" He doesn't remember much of anything for a while after that.

Back at their old home in Hillsdale, New Jersey, one of his three daughters answered a call from the police about an hour after they expected Ron back from his ride to and from Harriman State Park in New York. Betsy got on the phone and was told her husband had been in an accident and was in an ambulance. "They didn't tell me he was in a medevac helicopter ambulance," she says, adding that that was "probably a good thing." By the time she and her daughters arrived at Hackensack University Medical Center, Ron was about to be rolled into surgery. "I gave him a kiss," Betsy says, "and there was no time for anything else."

Ron was put in a medically induced coma as doctors removed his bleeding spleen and stabilized his spine, among other life-saving measures. He remained at Hackensack's Intensive Care Unit for 51 days, during which he remembers having "a lot of hallucinations." He only wishes the neurosurgeon coming into his room to tell him he'd never walk again—which he had had to do on three separate occasions—was one of them. "No words," he says, recalling those conversations. "Devastating. It still is."

After his stay at Hackensack, Ron was transferred to the Kessler Institute for Rehabilitation, where he remained for 11 weeks, working to get his life back and showing off the kind of endurance and strength that, many believe, helped him survive such a horrific crash. "He was the star patient," Betsy boasts. "He would be begging them to give him more sessions on the weekend. He'd say, 'Why do I need to rest?'"

Getting to a better place emotionally, though, proved to be tougher in some ways, the unfairness of his situation sinking in whenever he was alone. And when he was not, when people he knew would try to offer encouragement by saying things like "At least you're still alive," he'd quietly stew or make a morbid joke. How could he possibly look on the bright side when so much was taken from him through no fault of his own?

"I was always so careful," he laments. "I was always doing the right thing. I was always the guy who didn't go full speed down a hill in case I got a blowout. I always wore a helmet. I always rode on the right side of the road. And still something happened."

"Don't tell me, 'Thank God you're alive.' Really? You want to be in my shoes?" he adds, recollecting those difficult early conversations. "But I don't feel that way anymore. I do feel that it's good to be alive."

A few things changed his perspective. First, he came to realize there were so many other people at Kessler who also

# “This is it. This is all I got. I better make the best of it.”

did nothing wrong and “were at no more fault than I was” for their medical issues.

Second was his three daughters, who were teenagers at the time of the accident six years ago. They were getting older, and he felt “they were slipping away” from him because, while he was feeling sorry for himself, they were moving on with their lives. For him, so much of being a dad had been rooted in “physical stuff,” he says, whether it was teaching them sports or simply putting luggage on the roof of the car before a family trip. Then, he’d think of all the experiences he’d miss—walking them down the aisle on their wedding days, running around with his grandchildren—and grow sadder. His daughters kept telling him they still needed him to be there for them, “albeit in a different way,” he says, and eventually he started to believe them, deciding that he needed “to set an example of how to handle adversity when it’s thrown at you” because, well, “that’s what a parent does.”

The third thing that proved to be a turning point was perhaps the most important factor—and the most tragic. On January 31, 2014, Anne Heyman C’82 died from injuries sustained falling from a horse in an equestrian event. “She was also doing what she loved,” Ron says quietly. Heyman, who was featured in the *Gazette* for her extensive work creating a village for Rwandan orphans [“Horror and Hope,” Sep/Oct 2011], was a dear friend of Ron’s dating back to their college days, when she lived outside the city and would often spend nights at the apartment Ron shared with Rosenberg just off campus. “She was our honorary roommate,” says Rosenberg, now a pediatrician in New Jersey. “We were all idealistic and thought we’d go out and change the world. I kind of think that Anne’s efforts [in Rwanda] are obvious, me being a pediatrician maybe is a part of that, and I think that Ronnie has hit his stride with LeanOnWe.”

Before he launched his own company, though, Ron needed a push in that direc-

tion. Heyman’s untimely death helped him realize that he needed to embrace life again—and fast.

“I think he felt her loss like we all imagined we might have felt his loss,” Rosenberg says. “And I think that really made a connection click that he is a part of so many people’s lives ... We knew he would get there. I think this kind of just brought the process into focus a lot quicker and a lot sharper for him.”

“He might have felt dark and thought there was nothing he was going to be able to do,” adds Susan Silberman Liebeskind W’80, a close friend of the Golds and a LeanOnWe part-time employee. “But I don’t think that anyone who knew him thought he was going to be sitting in his house wallowing for the rest of his life. Maybe it took him a little while to come to grips with that, but he had too much of a zest for living to lock himself in his house.”

Following Heyman’s death, Ron couldn’t help but think of the famous line from one of his favorite movies, *The Shawshank Redemption*: “Get busy living or get busy dying.” The choice, suddenly, couldn’t have been any more clear.

“It did really hit me,” he says. “Jesus, here I was, not coming fully to terms with what happened to me—and she was gone. So, I better fucking get going. This is it. This is all I got. I better make the best of it.”

## **Building a Business**

Although he spent the first part of his career working for large companies, Ron always had an entrepreneurial itch. About 25 years ago, not long after he and

Betsy got married, the couple hatched an idea for a company that would allow parents to buy school supplies from one central place, with a percentage of the money from those purchases going to their child’s school. They even came up with a name—*School Bucks*—but both of them realized it was too risky to pursue at the time.

“We’ve always had that spirit,” Betsy says. “But it’s very difficult, once you’re in a career, to actually say, ‘I’m gonna quit and start a company and do something on my own,’ because you’ve got to support your family and you’ve got to live. Unless you’re sure you have the next greatest thing, it’s hard to make those decisions.”

Ron also didn’t want to leave Wall Street. He mostly enjoyed the work, having been enthralled by the world of finance ever since he transferred into Wharton from the College after his freshman year to pursue dual degrees, majoring in Asian and Middle Eastern studies and in finance. There were, however, several extremely difficult moments along the way. He was there for the “Black Monday” stock market crash on October 19, 1987, when the Dow Jones Industrial Average dropped by more than 22 percent in a day, and for the 2008 crash that led to the Great Recession—and which was sparked by the collapse of Lehman Brothers, where he’d been working since 1999. The Wall Street veteran was also near the World Trade Center when the terrorist bomb went off in the parking basement in February 1993, and was at his desk at the World Financial Center, right across the street, when the planes hijacked by Al Qaeda hit the Twin Towers on September 11, 2001. As he was being evacuated, he saw people jump from the north tower, and was haunted by how long it took them to fall.

Following Lehman’s collapse, Ron became a managing director at Barclays, which bought his old company out of bankruptcy. And he could have remained in that job after his accident, pleased to

no end that Barclays kept the door open for him. But as medical setbacks put off his return plans, it soon dawned on him that it was time to try something different.

Initially, he and his wife had an idea to open a retail store for medical supplies and devices—a place where customers could try out different wheelchairs, get a wheelchair fixed, or maybe buy a new one. “Think of it like a Home Depot for medical things,” Betsy says. But friends who worked in retail helped talk them out of that plan—and given the troubled state of the retail industry today, the Golds are glad that they took that advice.

The idea behind LeanOnWe sprouted out of their own experiences following Ron’s return from the Kessler Institute. The frustration began with the realization that their private health insurance plan would not cover Ron’s lifetime of home-care needs (which, at this point, entails a couple of hours every day to help him get in the shower and have an orthopedic wound on his leg cleaned).

And dealing with home care agencies proved irritating. Sometimes, Ron and Betsy would be expecting the caregiver who had been there the night before to arrive the next day, only to have someone different show up without explanation. What bothered them even more is that the agency charged them \$25 an hour for the service, while paying the caregiver only \$11 an hour—less than the going rate for babysitters. “It just seemed insane,” Betsy says. “And it got us thinking: There has to be a better way to do this.”

That better way, they believe, is an online network they created, LeanOnWe, that can help families find hand-picked, highly recommended caregivers without going through an agency, giving them more control and a better price thanks to the elimination of the middle man. Their system allows caregivers to earn more, too—and many of them, Betsy says, are “beating down the door to get onto our network.” The company has also gotten excellent reviews for cost, responsiveness, and quality of care from its consum-

ers, which they’ve posted on their website, leanonwe.com, with links to Yelp, Facebook, and Google+ reviews as well.

“The system is built for people to be in nursing homes,” Ron says. “But nobody wants to do that now. People would much rather, totally understandably, be at home than at a facility—and it’s healthier and cheaper. But the infrastructure to keep people in the home hasn’t been developed. It’s evolving. Many caregivers are just family caregivers who help out. And the idea of going through an agency is always an expensive proposition.

“I’m not trying to put out a picture that agencies are gouging people,” he adds. “They do have costs. But a lot of people would like to find another way. Think about it: we’re in a consumer-centric society where people want to take control of everything. They read reviews, they make decisions—that’s my generation.”

What sets LeanOnWe apart is the level of screening they do on the caregivers in their network (rather than relying, say, on a recommendation from a family member), as well as the online profiles they have each caregiver create, which include a video in which they discuss their outside interests. So, when looking for the right caregiver, customers can consider someone’s personality in addition to factors like cost, location, and availability. (At the same time, LeanOnWe is there to provide guidance, emergency backups, and replacements when needed.)

“My father-in-law loves jazz, and if he were looking at a video and a profile for a caregiver who said, ‘I love being a caregiver, but my passion is jazz music,’ he would say, ‘I want that caregiver,’” Liebeskind explains. “He wants someone that he can feel comfortable having in his home and can talk [to] about a shared interest ... and not just who an agency might send because they have somebody available.”

A longtime family friend, Liebeskind was one of the people the Golds turned to first when trying to get their business off the ground. She remembers Ron calling her and saying, “You keep threaten-

ing you’re gonna go back to work, and you haven’t done anything. We want to offer you a job, and you don’t even have to give us your resume.” At first, she declined because she didn’t want work to interfere with their friendship. But when Ron called back the next day to ask if she could work on a 10-day project, she said yes. “And I’ve been there ever since,” adds Liebeskind, whose primary responsibility is vetting caregivers.

Another of LeanOnWe’s ground-floor employees was Debbie Starr Rubenstein C’82 WG’86, who works part-time in the company’s finance and operations department. Neither Rubenstein nor Liebeskind knew Ron at Penn, but both grew to be close friends with the Golds and have now created a nice little Quaker family at LeanOnWe.

Ron also credits another Penn alum—his father, Melvin Leonard Gold Ed’47—for helping inspire the company’s launch. A child of the Great Depression who made it to Penn after growing up without indoor plumbing, the elder Gold suffered from Parkinson’s disease during the final years of his life and needed round-the-clock care before passing away in 2014.

“Everyone in our generation has dealt with this or is about to deal with this,” Rubenstein says. “And we’re providing a very personalized approach to something that can be pretty emotional for a lot of people.”

One of Ron’s best friends from college, David Spungen C’83, agrees. “It happens so often where I talk to someone who needs this and I say, ‘You should call my friend Ronnie because you’re experiencing *exactly* why he started the company. It’s a big issue. And he’s got a solution.’”

### **No Limits**

Some people in the audience couldn’t believe their eyes at LeanOnWe’s official launch party in March 2015: Ron, using a leg brace and walkers, actually *walked* across the stage before standing to deliver his remarks. “It was,” says Rubenstein, “one of the most powerful moments I’ve ever seen in my life.”



**Rolling into meetings in his wheelchair was “very intimidating” at first. “As I went on, I realized I could do it. But it wasn’t easy.”**

may not believe in you until you actually show that it works and it’s necessary,” he adds of Gold’s efforts with LeanOnWe. “I give him all the credit for being the person that he is and not giving up on it.”

Like anyone with a spinal cord injury, Gold does hold out hope that one day, perhaps, a cure can be discovered. But he’s taking what he calls the “healthiest approach” to that, telling himself that “whatever you get back is a bonus” to avoid feeling false hope. Besides, now that he’s turned a corner emotionally, he knows he can’t let his mind drift or lose focus as he’s embarked on his new career.

“As the business started developing, I knew I had to be on,” says Ron, who admits that rolling into meetings in his wheelchair was “very intimidating” at first. “As I went on, I realized I could do it. But it wasn’t easy.”

There are, to be sure, still many challenges that lie ahead for Ron Gold and LeanOnWe. At the moment, he’s focused on finding investors and developing marketing initiatives to bring in new customers. He also hopes to improve the company’s technological capabilities, which includes building an app. And he hopes to expand its reach beyond the greater New York area.

Many of these things, Ron admits, he knew “nothing about” before crashing into his unexpected second act. But now that he’s here, he’s ready to make a big impact in solving a problem that affects so many families.

How big?

“I’ve got no limits,” he says with a smile, and you get the sense he’s talking about more than just his company.

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Dave Zeitlin C’03 writes frequently for the *Gazette*.

Ron hasn’t stopped there. He continues to work tirelessly in the gym, and sometimes walks at home (with the aid of a leg brace) to improve his blood flow and bone density. He’s recently taken up rowing. And he’s given several motivational speeches, including a TED Talk last year.

“I’d like to do more of that,” Gold says. “I feel that I can bring visibility to the issues of disabled people and their ability to have an impact in the consumer market and the workforce.”

Through his advocacy work, Ron has met other well-known disabled people,

including Eric LeGrand, the former Rutgers football player who became paralyzed while making a tackle in a 2010 game. The two became friends at Kessler, and Ron has since become one of the top fundraisers for LeGrand’s annual charity walk. He’s helped motivate LeGrand in other ways too, both through his physical and business acumen.

“Every time I see him go in there [to rehab], he gets right to work,” LeGrand says. “There’s no time to play around. He gets in the zone.”

“I’ve been in his shoes before—when you want to get something done and people