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RON GALLATIN, HANDS ON TZEDAKAH

Taking charity in hand

Former banker puts money in the hands of the needy

Q What kinds of things does Hands On Tzedakah do?

A We efficiently utilize every dollar to help people who, without our help, would not receive it.

Q But every charity does that.

A I don't agree. We pay all overhead expenses. Every dollar we get goes to help the specific people it's meant for. That's the worst case. The best case is that it will turn into two or three dollars, because we're good at matching grants.

Q Is HOT a reaction against your time at Lehman Brothers?

A Not at all. My work with Lehman Brothers allowed me to do what I do now. It allowed the financial flexibility to retire early and to help people.

Q How did you get into your vocation?

A When I founded HOT eight years ago, it was with the knowledge that most people don't donate because of two things: The expenses of the charity were too high, and [the donors] didn't know what the money was going for. So my wife and I pay the expenses of HOT.

And unlike other charities, which want money put in a big pool, HOT encourages donors to designate their gifts to a specific project. That makes them partners and gives them ownership.

Q How is all of this religious?

A Righteousness is a key tenet of all religions. It's the responsibility to do what's right, what's correct. There's a Jewish concept, *Tikkun Olam*. Jews are taught the responsibility to take care of everyone.

Q How do you know when HOT is being effective?

A If I could show you some of the letters we get, you'd know. Like when I see kids who have shoes or sandwiches who wouldn't have otherwise gotten them. Like a boy who was 8 and was going to die. He and his family were able to fly to Camp Sunshine in Maine because of a donation. Camp Sunshine is for children who have life-threatening diseases.

Q How do you like to relax?

A I pretend that I play golf, but more times than not, the stuff I'm doing at HOT takes precedence. For me, retirement means being able to pick things that are more important than investment banking. I don't want my life to be defined by press clippings from my time on Wall Street. I want it defined by how I helped others.



RON GALLATIN/COURTESY

Q Favorite vacation spot?

A We love to cruise to Europe and South America and southeast Asia. We love the idea of waking up in a different country. I don't like the idea of going to a different country and packing and returning to an airport.

Q Favorite TV shows?

A "Burn Notice" and "Nikita." I never watch live. You can watch them in 30 minutes if you eliminate the commercials.

Q Favorite film(s)?

A "Dr. Zhivago," because of the beauty of the snow and the natural setting. And the love story was unforgettable.

Q Something most people don't know about you?

A If you asked my wife, she would say how sensitive I am. I appear colder and more analytical than I really am.

Q What's the most important thing you've ever learned?

A You have to talk in a way that people understand you. How the person interprets what you say is far more important than what you think they should interpret it as.

Q What would you like most to be remembered for?

A For the good I've done in life, helping others. I have two sets of press clippings. The second set means more to me.

Ron Gallatin

Title: Founder, chairman and CEO, Hands On Tzedakah

Other job experience: Investment banker; lawyer and CPA; retired managing director of Lehman Brothers

Other community posts: Vice president of strategic planning for Levis Jewish Community Center, and board member of Jewish Family Service; member, B'nai Torah, Boca Raton

Education: Degree in accounting from NYU; J.D. degree from Brooklyn Law School; LLM degree with specialization in taxation, NYU

Personal: Age 66. Born in New York City.

Family: Married to Meryl, vice chair of Jewish Federation of South Palm Beach County; chair of Women's Philanthropy at Jewish Federation. Two children.

Do you know someone we should profile? Tell Religion Editor James D. Davis at 954-356-4730 or jdavis@sun-sentinel.com

—James D. Davis